

Proposed NU Business Name: **HAFIJUR STORE**



Project identification and prepared by: Md. Forhad Hosen,
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAFIZUR RAHMAN
Age	:	21-7-1987 (30 Years)
Education, till to date	:	CLASS 5
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Chatutia, P.O: Dhanbari, P.S: Dhanbari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST HAJIBA
(iii) Father's name	:	MD. JOYAD ALI
(iv) GB member's info	:	Branch: Dhanbari; Centre # 56(Female), Member ID: 7804, Group No: 09 Member since: 15-12-2004 (13 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 2050
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	13 years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01703-704919
Mother's Contact No.	:	01957-888290
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HAJIBA joined Grameen Bank since 13 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAFIJUR STORE
Location	:	Dhanbari Bazar
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 400,000/-(from existing business) 89% Required Investment BDT 50,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 13 ft= 195 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery items .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪Collects goods from Dhanbari .▪The shop is own.▪Agreed grace period is 3 months.

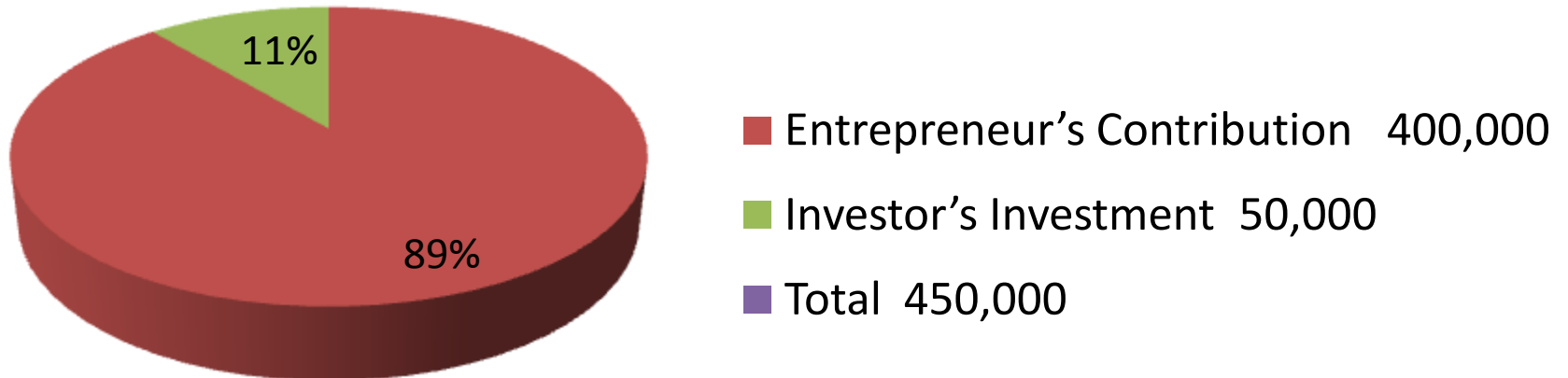
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3660	109800	1317600
Total sales (A)	3660	109800	1317600
Less Variable Exp.			
Grocery Item	3111	93330	1119960
Total Variable exp. (B)	3111	93330	1119960
Contribution Margin CM [C= (A-B)]	549	16470	197640
less fixed exp.			
Rent		3000	36000
Electricity bill		1500	18000
Transportation		400	4800
Salary (self)		5000	60000
Entertainment		200	2400
Guard		150	1800
Genaretor		150	1800
Mobile		200	2400
total fixed cost (D)		10600	127200
Net profit (E) [C-D]		5870	70440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Nuduls	70	100	7,000	100	100	10,000	17,000
Pulses	70	105	7,350			0	7,350
Oil	150	50	7,500	50	150	7,500	15,000
Cosmetics	150	350	52,500			0	52,500
soap	97	200	19,400			0	19,400
Biscuit , Horlicks	250	35	8,750	50	395	19,750	28,500
Rice	100	80	8,000			0	8,000
Others	100	395	39,500	51	250	12,750	52,250
Security			250,000				250,000
Total	987		400,000	251		50,000	450,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4660	139800	1677600	1761480	1849554
Total Sales (A)	4660	139800	1677600	1761480	1849554
less variable Expenses					
Grocery Item	3961	118830	1425960	1497258	1572121
Total variable Expenses (B)	3961	118830	1425960	1497258	1572121
Contribution Margin (CM)= (A-B)	699	20970	251640	264222	277433.1
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		1500	18000	16000	3000
Transportation		440	5280	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		220	2640	2640	2640
Guard		150	1800	1800	1800
Genaretor		150	1800	1800	1800
Mobile		300	3600	7400	3600
Total Fixed Cost		10760	129120	160640	111840
Net Profit (E) (C-D)		10210	122520	103582	165593.1
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	122,520	103,582	165593.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,520	186102
	Total Cash Inflow	172520	206102	351695.1
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	102,520	186102	331695.1

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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মোবাইল: ০১৯১৮২১৭২৪৬



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FAMILY PICTURE

