

Proposed NU Business Name: **HASEM STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MILON
Age	:	20-12-1983 (33Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 son 02 daughters
No. of siblings:	:	03 Brothers 01sister
Address	:	Vill: chandandulP.O ;chandandul P.S: Sirajdikhan, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAMOTAZ BEGUM
(iii) Father's name	:	SHEIKH HASEM
(iv) GB member's info	:	Branch: Shirajdikhan, Centre # 36(Female), Member ID: 3605, Group No: 05 Member since: 20-05-1998 (09Years) First loan: BDT 3,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	10years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-224443
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAMOTAZ BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASEM STORE
Location	:	Sonali bank road,Sirajdikhan.
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 155,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 18 ft= 216 square ft
Security of the shop	:	BDT 25,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Sugar ,Biscuit ,Battery, Flour,Chips,sop etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Narayongonj. ▪Agreed grace period is 3 months.

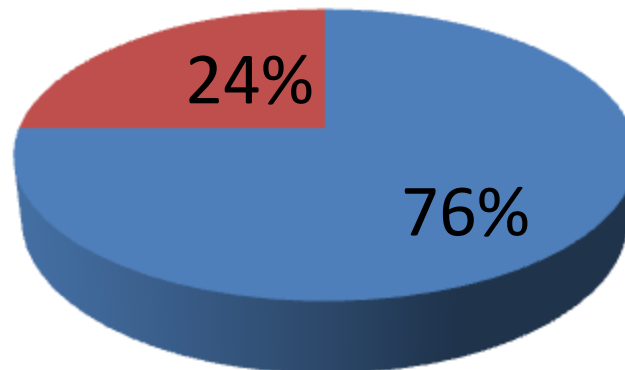
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Sugar ,Biscuite ,Chips,sop etc	3200	96,000	11,520,00
Total Sales (A)	3200	96,000	11,520,00
Less. Variable Expense			
Rice,suger,Biscuit,Chips,Sop etc	2,720	81,600	979,200
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	480	14,400	1,72,800
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		100	1,200
Gird		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,800	1,05,600
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Oil	100kg	90	9000		50kg	90	4500	13500
Rice	05	4000	20000		05	4000	20000	40000
Dal	05	5000	25000		01	3000	3000	28000
Suger	02	3000	6000		02	3000	6000	12000
Flour	05	1000	5000		2 katun	3000	6000	11000
Sop	4 katun	3000	12000		02	800	1600	13600
Solt	03	800	1775					1775
Biscuit	5 katun	245	1225					1225
Other			50,000				8,900	58900
security			25,000					25000
Total			1,55,000				50,000	2,05,000

Source of Finance

■ Entrepreneur's contibution 1,55,000 ■ Investor's Investment 50,000 ■ Total 2,05,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year+5%	3rd year +5%
Revenue (sales)					
Rice, Sugar ,Biucuite,Battery, sop etc	4000	1,20,000	1,440,000	1,462,000	1,535,100
Total Sales (A)	4000	1,20,000	1,440,000	1,462,000	1,535,100
Less. Variable Expense					
Rice,suger, Biscuite,Battery,sop etc	3400	102000	1224000	1285200	1,349,460
Total variable Expense (B)	3400	102000	1224000	1285200	1,349,460
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,700	3,800
Transportation		1,000	12,000	12,200	12,300
Mobile Bill		300	3,600	3,700	3,800
Entertainment		100	1,200	1,300	1,400
Gird		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,800	1,05,600	1,06,100	1,065,00
Net Profit (E) [C-D)		9,200	1,10,400	1,20,700	1,31,640
Investment Payback			20,000	20,000	20,000

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

Sl #	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	1,10,400	1,20,700	1,31,640
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		90,400	1,91,100
	Total Cash Inflow	1,60,400	2,11,100	3,22,740
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	90,400	1,91,100	3,02,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business :10
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





Small yellow and orange sticker on the green wall.

Poster on the green wall.

Instant noodle packets hanging from the ceiling.

Man standing behind the counter.

Yellow bags of 'Goodammi' (a type of snack) in the foreground.

Large white sack on the right side of the image.













গণপ্রজাতন্ত্রী বাংলাদেশ

Government of the People

NATIONAL ID CARD



নাম: মোঃ মিল

Name: Md Milo

FAMILY PICTURE

