

Proposed NU Business Name: HAJI STORE



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Chhagalnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	EKRAMUL HOQ
Age	:	09-04-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	01 Brothers & 05 Sisters
Address	:	Vill: Uttor Joshpur, P.O: Uttor Joshpur, P.S: Chhagalnaiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST HAZERA BEGUM
(iii) Father's name	:	ZAFOR AHMED SOWDAGOR
(iv) GB member's info	:	Branch: Joshpur Chhagalnaiya, Centre # 10 (Female), Member ID: 1757/1, Group No: 05 Member since: 10-05-2009 to 2015 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan:
(v) Who pays GB loan installment	:	N/A
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-706001
Mother's Contact No.	:	01819-595525
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST HAZERA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAJI STORE
Location	:	Mirzar Bazaar, Chhagolnaiya, Feni
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 180,000/-(from existing business) 69% Required Investment BDT 70,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 10 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a grocery shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is owned.▪Agreed grace period is 3 months.

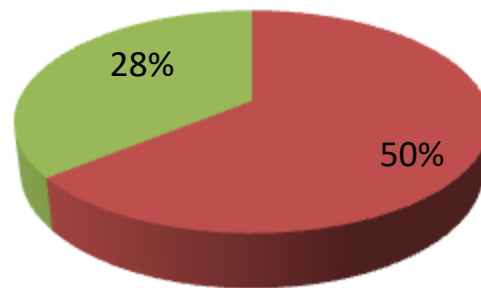
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Grocery item	68,000	816,000
Total variable Expense (B)	68,000	816,000
Contribution Margin (CM) [C=(A-B)]	12,000	144,000
Less. Fixed Expense		
Electricity Bill	350	4,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	300	3,600
Generator bill	200	2,400
Guard	150	1,800
Total fixed Cost (D)	6,800	81,600
Net Profit (E) [C-D]	5,200	62,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	30	1880	56,400	25	1880	47,000	103,400
Pulse	10	4000	40,000	5	2000	10,000	60,000
Atta	15	2700	40,500	4	2700	10,800	51,300
Oil	21	95	1,995	0	0	0	1,995
Others	1	41105	41,105	1	2200	2,200	43,305
Total	77		180,000	35		70,000	250,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 70,000
- Total 250,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	110,000	1,320,000	1,386,000	1,455,300
Total Sales (A)	110,000	1,320,000	1,386,000	1,455,300
Less. Variable Expense				
Grocery item	93,500	1,122,000	1,178,100	1,237,005
Total variable Expense (B)	93,500	1,122,000	1,178,100	1,237,005
Contribution Margin (CM) [C=(A-B)]	16,500	198,000	207,900	218,295
Less. Fixed Expense				
Electricity Bill	350	4,200	5,500	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	700	8,400	10,500	12,000
Entertainment	300	3,600	4,000	4,500
Generator bill	200	2,400	2,400	2,400
Guard	150	1,800	1,500	1,500
Total Fixed Cost	7,100	85,200	89,400	92,400
Net Profit (E) [C-D]	9,400	112,800	118,500	125,895
Investment Payback		28,000	28,000	28,000

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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	112,800	118,500	125,895
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		84,800	175,300
	Total Cash Inflow	182,800	203,300	301,195
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	84,800	175,300	273,195

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







হাজী স্টোর

শ্রীঃ হাজী আব্দুল আজীজ
মির্জার বাজার
ছাগলনাসিয়া, ফুলী





FAMILY PICTURE

