

## Proposed NU Business Name: **HAMIM ENTERPRISE**



Project identification and prepared by: Md. Habil Uddin Shah  
Karinigong Unit, Dhaka

Project verified by: MD.Samsul arifin



## Brief Bio of The Proposed Nobin Udyokta

|   |   |   |
|---|---|---|
| Name  | : | <b>MD.HANIF RONY</b>  |
| Age   | : | 16-01-1996 (21 Years)   |
| Education, till to date                       | : | H.S.C   |
| Marital status                                | : | Unmarried   |
| Children                                      | : | Nil   |
| No. of siblings:                              | : | 2 Brothers 1 Sisters  |
| Address                                       | : | Vill:Char Rohitpur , P.O: Rohitpur, P.S:Karanigong , Dist: Dhaka  |
| Parent's and GB related Info                  |   |   |
| (i) Who is GB member                          | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name                            | : | <b>YASMIN AKTER MONY</b>  |
| (iii) Father's name                           | : | <b>ABDUL GONI</b>   |
| (iv) GB member's info                         | : | Branch:Rohitpur , Centre # 57 (Female),<br>Member ID:7605/1/2 , Group No: 03<br>Member since: 2002-2009(05Years)<br>First loan: BDT 5,000/- |
| Further Information:                          |   | Existing loan: BDT 20,000- Outstanding loan: BDT Nil  |
| (v) Who pays GB loan installment              | : | No  |
| (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  | : | 1 years experience in running business.                     |
| Other Own/Family Sources of Income  | : | Rent Car  |
| Other Own/Family Sources of Liabilities   | : | Nil   |
| Entrepreneur Contact No.  | : | 01952-989990  |
| Father's Contact No.  | : | 01846-518241  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**YASMIN AKTER MONY** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Sewing.

# Proposed Nobin Udyokta Business Info

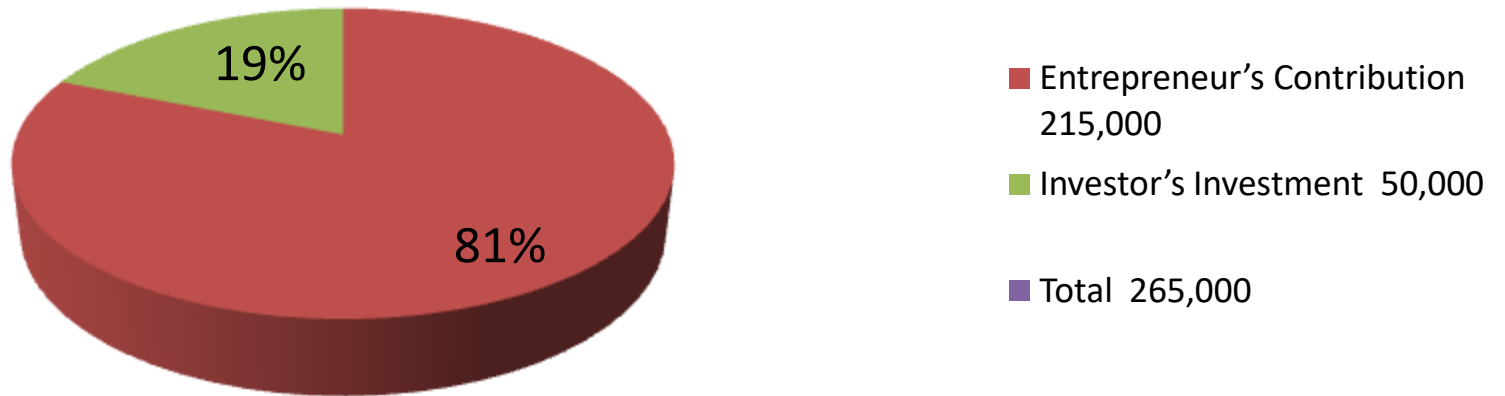
|   |   |  |
|---|---|--|
| Business Name                                     | : | MD.HANIF RONY  |
| Location  | : | Char Rohitpur ,Keranigonj,Dhaka .  |
| Total Investment in BDT                           | : | BDT 2,65,000   |
| Financing   | : | Self BDT 215,000(from existing business) 81%<br>Required Investment BDT 50,000(as equity) 19%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT  |
| Size of shop                                      | : | 20ft x 15ft= 120square ft  |
| Security of the shop                              | : | BDT 0  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in Sorisa oil,Soyabin oil,Moshar Coail .</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is won.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul> |
|   |   |  |

## Existing

| Particular                          | Daily | Monthly | Yearly  |
|-------------------------------------|-------|---------|---------|
| Revenue (Sale)                      |       |         |         |
| Sorisa oil,Soyabin oil,Moshar Coail | 4500  | 135000  | 1620000 |
| Total Sales(A)                      | 4500  | 135000  | 1620000 |
| Less Variable Expense (B)           |       |         | 0       |
| Sorisa oil,Soyabin oil,Moshar Coail | 3825  | 114750  | 1377000 |
| Total Variable Expense              | 3825  | 114750  | 1377000 |
| Contributon Margin (CM) [C=(A-B)]   | 675   | 20250   | 243000  |
| Less Fixed Expense                  |       |         |         |
| Rent                                |       | 2500    | 30000   |
| Electric Bill                       |       | 400     | 4800    |
| Salary (Self)                       |       | 5000    | 60000   |
| Salary (Staff)                      |       | 7000    | 84000   |
| Entertainment                       |       | 200     | 2400    |
| Mobile Bill                         |       | 200     | 2400    |
| Total Fixed Cost (D)                |       | 15300   | 183600  |
| Net Profit (E)= [C-D]               |       | 4950    | 59400   |

| Investment Breakdown |      |            |              |          |            |              |                |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing             |      |            |              | Proposed |            |              |                |
| Particulars          | Qty. | Unit Price | Amount (BDT) | Qty.     | Unit Price | Amount (BDT) | Proposed Total |
| Sorisa oil           | 30   | 1,700      | 51,000       | 29       | 1,700      | 49,300       | 100,300        |
| Soyabin oil          | 56   | 1,750      | 98,000       |          |            | 0            | 98,000         |
| Moshar Coail         | 47   | 1,400      | 65,800       |          |            | 0            | 65,800         |
|                      |      |            | 0            |          |            | 0            | 0              |
| Others               |      |            | 200          |          |            | 700          | 900            |
|                      | 133  | 4850       | 215,000      | 29       | 1700       | 50,000       | 265000         |

## Source of Finance



# Financial Projection (BDT)

| Particular                               | Daily       | Monthly       | Year -1        | Year-2         | Year-3         |
|--|-------------|---------------|----------------|----------------|----------------|
| <b>Revenue(Sales)</b>                    |             |               |                |                |                |
| Sorisa oil,Soyabin oil,Moshar Coail      | 5000        | 150000        | 1800000        | 1890000        | 1984500        |
| <b>Total Sales(A)</b>                    | <b>5000</b> | <b>150000</b> | <b>1800000</b> | <b>1890000</b> | <b>1984500</b> |
| <b>Less Variable Expense (B)</b>         |             |               |                |                |                |
| Sorisa oil,Soyabin oil,Moshar Coail      | <b>4250</b> | <b>127500</b> | <b>1530000</b> | 1606500        | <b>1686825</b> |
| <b>Total Variable Expense</b>            | <b>4250</b> | <b>127500</b> | <b>1530000</b> | <b>1606500</b> | <b>1686825</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>750</b>  | <b>22500</b>  | <b>270000</b>  | <b>283500</b>  | <b>297675</b>  |
| <b>Less Fixed Expense</b>                |             |               |                |                |                |
| Rent                                     |             | 2500          | 30000          | 30000          | 30000          |
| Electric Bill                            |             | 400           | 4800           | 5100           | 5400           |
| Salary (Self)                            |             | 5000          | 60000          | 60000          | 60000          |
| Salary (Staff)                           |             | 7000          | 84000          | 84000          | 84000          |
| Entertainment                            |             | 200           | 2400           | 2400           | 2400           |
| Mobil Bill                               |             | 200           | 2400           | 2500           | 2600           |
| <b>Total Fixed Cost (D)</b>              |             | <b>15300</b>  | <b>183600</b>  | <b>184000</b>  | <b>184400</b>  |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>7200</b>   | <b>86400</b>   | <b>90720</b>   | <b>95256</b>   |
| <b>Investment Pay Back</b>               |             |               | <b>20,000</b>  | <b>20,000</b>  | <b>20,000</b>  |



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

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

| <i>Sl #</i> | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 50,000              |                     |                     |
| 1.2         | Net Profit  | 86,400              | 90720               | 95256               |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 66400               | 137120              |
|             | <b>Total Cash Inflow</b>                          | <b>136,400</b>      | <b>157,120</b>      | <b>232,376</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 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               |
|             | <b>Total Cash Outflow</b>                         | <b>70,000</b>       | <b>20,000</b>       | <b>20,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>66,400</b>       | <b>137,120</b>      | <b>212,376</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 01Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







MOON STAR SUPER Mosquito Coil

MOON STAR SUPER Mosquito Coil  
MOON STAR SUPER Mosquito Coil  
MOON STAR SUPER Mosquito Coil

MOON STAR SUPER Mosquito Coil  
MOON STAR SUPER Mosquito Coil  
MOON STAR SUPER Mosquito Coil  
MOON STAR SUPER Mosquito Coil  
MOON STAR SUPER Mosquito Coil

MOON STAR SUPER Mosquito Coil  
MOON STAR SUPER Mosquito Coil  
MOON STAR SUPER Mosquito Coil  
MOON STAR SUPER Mosquito Coil

MOON STAR SUPER Mosquito Coil





MOON STAR  
SUPER

MOON STAR  
SUPER

MOON STAR  
SUPER

MOON STAR  
SUPER

MOON STAR  
SUPER

MOON STAR  
SUPER

MOON STAR  
SUPER

MOON STAR  
SUPER

MOON STAR  
SUPER





# FAMILY PICTURE

