

Proposed NU Business Name: **HASMOT STORE**



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Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	LAL MIAH
Age	:	15-12-1993 (24 Years)
Education, till to date	:	Class - Seven
Marital status	:	Married
Children	:	01 Son 0 Daughter
No. of siblings:	:	0 Brother 02 Sisters
Address	:	Vill: Jonatola, P.O: Cha Bagan, P.S: Kaliakoir, Dist: Gazipur
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.NAZMA BEGUM
(iii) Father's name	:	MD.SURUJ MIAH
(iv) GB member's info	:	Branch: Moddopara Kalikoir, Centre # 25 (Female), Member ID: 244, Group No: 04 Member since: 27-05-1997 (13 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 50,000/-, Outstanding loan:/--
(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	:	07 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-507967
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.NAZMA BEGUM joined Grameen Bank since 13 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASMOT STORE
Location	:	Cha Bagan,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,50,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as rice,oil,dal,etc▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is owned.▪Agreed grace period is 3 months.

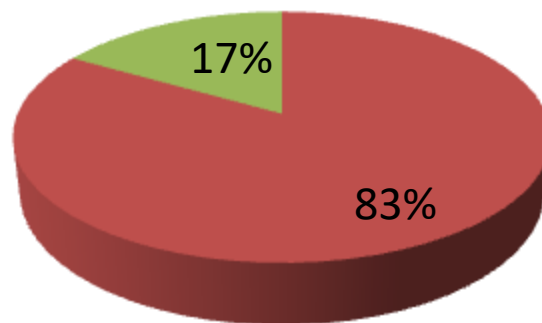
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Soft Drink,Soap,Wheel powder,paste, etc	3700	111000	1332000
Total Sales(A)	3700	111000	1332000
Less Variable Expense (B)			0
Rice,Soft Drink,Soap,Wheel powder,paste, etc	3145	94350	1132200
Total Variable Expense	3145	94350	1132200
Contribution Margin (CM) [C=(A-B)]	555	16650	199800
Less Fixed Expense			
Electric Bill		500	6000
Transportation		5000	60000
Salary (Self)		5000	60000
Entertainment		500	6000
Guard		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		11600	139200
Net Profit (E)= [C-D]		5050	60600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	30	2,400	72,000	15	2400	36,000	108,000
Dal	15	3,600	54,000			0	54,000
Soft Drink	500	35	17,500			0	17,500
Soap	10	2600	26,000			0	26,000
Oil	25	1,370	34,250			0	34,250
Sugar	5	4500	22,500			0	22,500
Others			23,750			14,000	37,750
	585	14505	250,000	15	2400	50,000	300000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Soft Drink,Soap,Wheel powder,paste, etc	4200	126000	1512000	1587600	1666980
Total Sales(A)	4200	126000	1512000	1587600	1666980
Less Variable Expense (B)					
Rice,Soft Drink,Soap,Wheel powder,paste, etc	3570	107100	1285200	1349460	1416933
Total Variable Expense	3570	107100	1285200	1349460	1416933
Contributon Margin (CM) [C=(A-B)]	630	18900	226800	238140	250047
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		5000	60000	720000	8640000
Transportaion		5000	60000	63000	66150
Salary (Self)		500	6000	6000	6000
Salary (Staff)		300	3600	3600	3600
Entertainment		300	3600	3600	3600
Guard			0	0	0
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		11600	139200	802200	8725350
Net Profit (E)= [C-D]		7300	87600	91980	96579
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67600	139580
	Total Cash Inflow	137,600	159,580	236,159
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	20,000	20,000
3	Net Cash Surplus	67,600	139,580	216,159

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures





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FAMILY PICTURE

