

Proposed NU Business Name: **HAMID STORE**



Project identification and prepared by: Md :Anarul Islam,
Mawna Unit, Dhaka

Project verified by: Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAMID
Age	:	05-03-1995 (22Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers
Address	:	Vill: Sarisgure,P.O:South Barotopa.P.S: Sreepur,Dist: Gazipur.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST PUDINA AKTER
(iii) Father's name	:	MD BASHI R ALI
(iv) GB member's info	:	Branch:Mawna Sreepur , Centre # 02(Female), Member ID: 8763, Group No: 03 Member since: 21-05-2009 (08Years) First loan: BDT 5,000/- Existing loan: 30,000.Outstanding loan: Nill
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow Rearing(20,000/-yearly)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822258452
Family's Contact No.	:	01727-604651
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST PUDINA AKTER; joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAMID STOR
Location	:	Simlaparabazar.Sreepsur, Gazipur.
Total Investment in BDT	:	BDT : 1,40,000 /-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08ft x 10 ft= 275 ft square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Soya bin ,Soap, Biscuit, Chanacur , Chips, Oil, Salt, Potato, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund No employee will be appointed ▪The shop is rented ▪Collects goods from Mawna. ▪Agreed grace period is 3 months

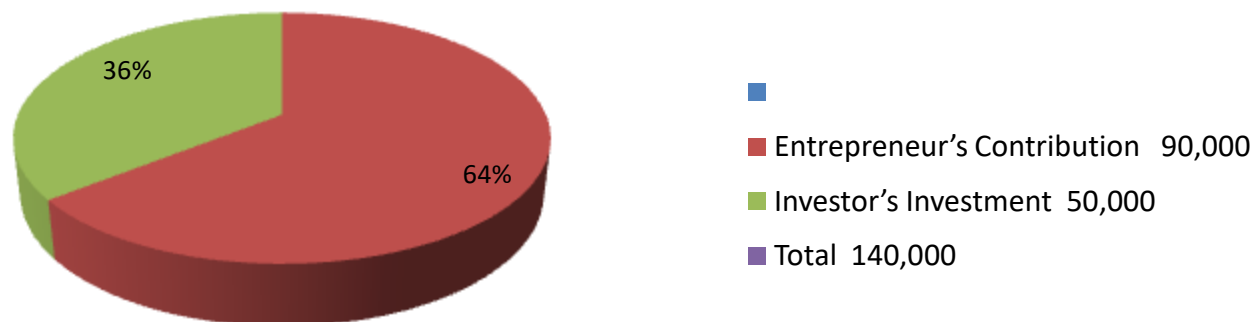
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit, Chips, Oil, Salt, Potato, etc.	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	3,75	11,250	1,35,000
Less. Fixed Expense			
Rent		4,00	4,800
Electricity Bill		5,00	6,000
Transportation		3,00	3,600
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		4,650	55,800

Investment Breakdown

Existing		Proposed	
Particulars	Amount (BDT)	Amount (BDT)	Proposed Total
Bisket	7,500	15,000	22,500
Sope	2,450	7,000	9,450
Oill	1,100	5,500	6,700
Soft Drink	2,750	8,250	11,000
Sami	5,000	5,000	10,000
Others	11,200	9,250	20,450
Security	60,000	0	60,000
Total	90,000	50,000	1,40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Soap, Biscuit, Chips, Oil, Salt, Potato, etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Total variable Expense (B)	3,400	1,02,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	6,00	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		4,00	4,800	4,800	4,800
Electricity bill		1,000	12,000	12,200	12,400
Transportation		1,200	14,400	14,600	14,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		7,00	8,400	8,600	8,800
Mobile Bill		7,00	8,400	8,600	8,800
Total Fixed Cost		9,000	1,08,000	1,08,800	1,09,600
Net Profit (E) [C-D]		9,000	1,08,000	1,18,000	1,28,540
Investment Payback			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	1,08,000	1,18,000	1,28,540
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		88,000	1,86,000
	Total Cash Inflow	1,58,000	2,06,000	3,14,540
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	0		
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	88,000	1,86,000	2,94,540

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

হামিদ স্টোর

প্রোঃ বাহির আলী

এখানে সকল প্রকার মুদি মালামাল বিক্রয় করা হয়।

শিমলাপাড়া বাজার, মসজিদ মার্কেট, শ্রীপুর, গাজীপুর।
মোবাইলঃ ০১৭৫২-৯৯৯১০০





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FAMILY PICTURE

