

## Proposed NU Business Name: **HAPPY STORE**



Project identification and prepared by: Md. Razu Ahmed,  
Nawabganj Unit, Dhaka

Project verified by: Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MOHAMMAD NASIM MIA</b>
Age	:	15-05-1982 ( 35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	3 Child
No. of siblings:	:	03 Brothers 1 Sister
Address	:	Vill: Moricha, P.O: Chitrakot, P.S: Sirajdikhan, Dist: Munsigonj
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>PERVIN BEGUM</b>
(iii) Father's name	:	<b>MOHAMMAD HASEM MIA</b>
(iv) GB member's info	:	Branch: Bandura, Centre # 43 (Female), Member ID: 3792, Group No: 01 Member since: 01/01/1999(18 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 90,000/- Outstanding loan: BDT:84,720/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-518587
Mother's Contact No.	:	01935-737068
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PERVIN BEGUM** joined Grameen Bank since 18 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

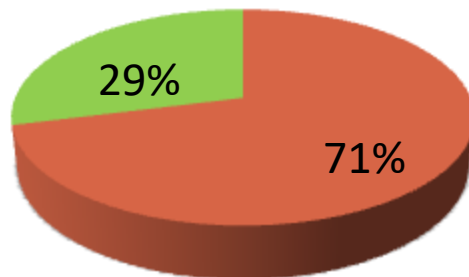
Business Name	:	<b>HAPPY STORE</b>
Location	:	Moricha bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,50,000(from existing business) 71% <b>Required Investment BDT 60,000(as equity) 29 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,suger etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Nawabgonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Leather	3000	120000	1440000
	0	0	0
Total Sales(A)	3000	120000	1440000
Less Variable Expense (B)			0
Leather	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		1000	12000
Guard		400	4800
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Total Fixed Cost (D)		8400	100800
Net Profit (E)= [C-D]		5100	61200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Biscuits	500	30	15,000				15,000
Cosmetics			30,000			20,000	50,000
Soyabin	125	80	10,000	125	80	10,000	20,000
Detergent	05	2,000	10,000				10,000
Baby Food	22	1,000	22,000				22,000
Cold drinks	20	500	10,000	20	500	10,000	20,000
Others			23,000			20,000	43,000
Security			30,000				30,000
<b>Total</b>			<b>1,50,000</b>			<b>60,000</b>	<b>2,10,000</b>

### 0% **Source of Finance**



- Entrepreneur's Contribution's :- 1,50,000
- Investor Investment's :- 60,000
- Total :- 2,10,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Grocery Item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
Leather	3400	102000	1224000	1285200	1349460
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Electric Bill		600	7200	7500	7800
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	60000	60000
Guaed		400	4800	4800	4800
Entertainment		300	3600	3600	3600
Rent		1000	12000	12000	12000
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>8800</b>	<b>93600</b>	<b>226000</b>	<b>1810400</b>
<b>Net Profit (E)= [C-D]</b>		<b>9200</b>	<b>110400</b>	<b>115920</b>	<b>121716</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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	60,000		
1.2	Net Profit	110,400	115920	121716
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	86400	86400	178320
	<b>Total Cash Inflow</b>	<b>170,400</b>	<b>202,320</b>	<b>300,036</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,400</b>	<b>178,320</b>	<b>276,036</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Moricha bazar,Nawabgonj.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest















# হ্যাঁপি স্টোর

এখানে কসমেটিক্স এবং কনফেক্শন শনারীর সকল পণ্য পাওয়া যায়।

:- প্রোপ্রাইটর :-

শারমীন বেগম  
মোবাইল ০১৭১৩-৫১৩৮৫১৩  
মরিচা বাজার, চিত্রনাথ  
সিরাজদিখান, মুন্সিগঞ্জ





গ্রামীণ ব্যাংক

কেন্দ্রে নম্বর সিরাজদিখান শাখা

## সহজ ঋণের পাশ বই

নাম

সহিতা

ঋণী নং

৩৭২৮

গ্রুপ নং

০৩

কেন্দ্র নং

৪৩/২৫

কেন্দ্রের নাম

মহিলা

বই ইস্যুর তারিখ

১৩/০৫/১৯

শাখা ব্যবস্থাপকের স্বাক্ষর



# FAMILY PICTURE

