

## Proposed NU Business Name: **HABIB GENERAL STORE**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Md Habibur Rahman</b>
Age	:	26-03-1983 ( 34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill:Chuyarir Tek ,P.O: Ajompur ,P.S: Dakshinkhan, 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	:	Rabea Khatun
(iii) Father's name	:	Md Ismail
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 65 (Female), Member ID:6226 , Group No: 06 Member since: 03-08-1992 ( 25 Years) First loan: BDT = 2,000 /-
Further Information:		Outstanding loan:= Nil
(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 & Skill Own Business and Training Info	:	15 years of business experience. 15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01980-111816
Family's Contact No.	:	01885-070344
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rabea Khatun** joined Grameen Bank since 25 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Habib General Store
Location	:	Faydabad,Ajompur,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 220,000/- (from existing business) 59% Required Investment BDT 150,000/- (as equity) 41 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	The Business is Owner
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice,Pulse,Oil,Potato,Onion,Soap,Powder,Egg etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is Owner .</li><li>▪Collects goods from Tongi Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

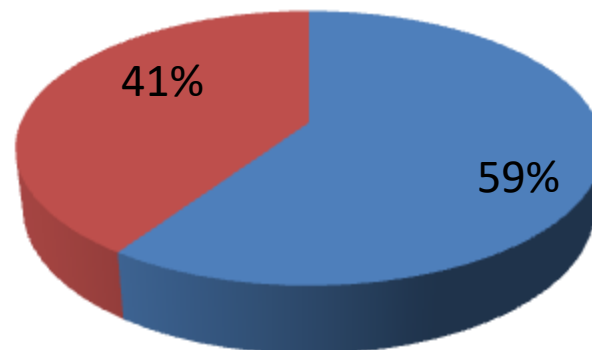
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Iteam	3,000	90,000	1,080,000
	0	0	0
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Grocery Iteam	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		700	8,400
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>11,200</b>	<b>134,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,800</b>	<b>81,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	5	3000	15000	Rice	4	3000	12,000	27,000
Dal	7	5000	35000	Dal	5	5000	25,000	60,000
Oil	6	1800	10800	Oil	4	1800	7,200	18,000
Potato	15	3000	45000	Potato	8	3000	24,000	69,000
Onion	10	5000	50000	Onion	3	5000	15,000	65,000
Soap	12	3000	36000	Soap	10	3000	30,000	66,000
Powder	2	2500	5000	Powder	2	2500	5,000	10,000
Egg	15	700	10500	Egg	10	700	7,000	17,500
Bekary	75	25	1875	Bekary	65	25	1,625	3,500
	0	0	0		0	0	0	0
Others			10825	Others			23,175	34,000
<b>Total</b>			<b>220,000</b>				<b>150,000</b>	<b>370,000</b>

## Source of Finance

■ Entrepreneur's contibution 220000    ■ Investor's Investment 150000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Grocery Item	4,000	120,000	1,440,000	1,512,000	1,587,600
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Grocery Item	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		735	8,820	9,261	9,724
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>11,535</b>	<b>138,420</b>	<b>140,541</b>	<b>142,768</b>
<b>Net Profit (E) [C-D]</b>		<b>12,465</b>	<b>149,580</b>	<b>161,859</b>	<b>174,752</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	149,580	161,859	174,752
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		89,580	191,439
	<b>Total Cash Inflow</b>	<b>299,580</b>	<b>251,439</b>	<b>366,191</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,580</b>	<b>191,439</b>	<b>306,191</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Own Business : 15 Years  
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
































**ජාතික හැඳුනුම්පත් කමිටුව**  
 National Identity Commission / කමිටුව ජාතික හැඳුනුම්


**නම:** ජයා චන්ද්‍රිකා සමරසිංහ  
**Name:** Jayachandrika Samarasinghe  
**ඹවුණ දිනය:** 04 ඔක්තෝබර් 1987  
**ඹවුණ දිනය:** 04 Oct 1987  
**ID NO:** 2611010828873

මේ කමිටුවේ සඳහා සහතික කර ඇති, කමිටුවෙන් ලබා දෙන හැඳුනුම්පතක් පමණක් ඔබේ හැඳුනුම්පතක් ලෙස භාවිතා කළ හැකිය. මෙහි සඳහන් කර ඇති තොරතුරු වැරදි වුවහොත්, ඔබගේ හැඳුනුම්පතක් නවීකරණය කළ යුතුය.

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**ජාතික හැඳුනුම්පත් කමිටුව**  
 National Identity Commission / කමිටුව ජාතික හැඳුනුම්


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**ඹවුණ දිනය:** 04 Oct 1987  
**ID NO:** 2611038851001

මේ කමිටුවේ සඳහා සහතික කර ඇති, කමිටුවෙන් ලබා දෙන හැඳුනුම්පතක් පමණක් ඔබේ හැඳුනුම්පතක් ලෙස භාවිතා කළ හැකිය. මෙහි සඳහන් කර ඇති තොරතුරු වැරදි වුවහොත්, ඔබගේ හැඳුනුම්පතක් නවීකරණය කළ යුතුය.

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**ජාතික හැඳුනුම්පත් කමිටුව**  
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**Name:** Jayachandrika Samarasinghe  
**ඹවුණ දිනය:** 04 ඔක්තෝබර් 1987  
**ඹවුණ දිනය:** 04 Oct 1987  
**ID NO:** 2611038851002

මේ කමිටුවේ සඳහා සහතික කර ඇති, කමිටුවෙන් ලබා දෙන හැඳුනුම්පතක් පමණක් ඔබේ හැඳුනුම්පතක් ලෙස භාවිතා කළ හැකිය. මෙහි සඳහන් කර ඇති තොරතුරු වැරදි වුවහොත්, ඔබගේ හැඳුනුම්පතක් නවීකරණය කළ යුතුය.

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# FAMILY PICTURE

