

Proposed NU Business Name: **Hamida Store**



Project identification and prepared by: Md Serazul Islam,
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Hamida Begum
Age	:	15-04-1984 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: Betdoba ,P.O: Kalihati ,P.S:Kalihati, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Nargis Begum
(iii) Father's name	:	Hamid Sowdagor
(iv) GB member's info	:	Branch: Brahmonshason,Ghatail, Centre # 13 (Male), Member ID: 4598 , Group No: 05 Member since: 21-08-1992 (23Years) First loan: BDT = 3000 Last Loan = 200000
Further Information:	:	Outstanding loan:=125000
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	0 years of business experience.
Own Business and Training Info	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-427721
Family's Contact No.	:	01919-184011
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hamid joined Grameen Bank since 23 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Hamida Store
Location	:	Betdoba,Hamidpur,Near By Cinema Hal,Hamidpur,Tangail.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58 % Required Investment BDT 50,000/- (as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Suta,Ayna,Hijab,City Gold,Cosmetics, etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The Entrepreneur Is Owner Of The Shop. ▪Collects goods from Dhaka Chokbazar . ▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Suta,Ayna,Hijab,City Gold,Cosmetics, etc.	2,500	75,000	900,000
	0	0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Suta,Ayna,Hijab,City Gold,Cosmetics, etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		8,200	98,400

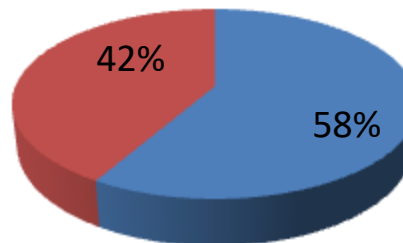
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Suta	25	480	12000	Suta	50	480	24,000	36,000
Ayna	12	400	4800	Ayna	24	400	9,600	14,400
Hijab	24	220	5280				0	5,280
City Gold	20	520	10400				0	10,400
Cosmetics	1	30000	30000				0	30,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
Others	1	7520	7520				0	7,520
Security of Shop			0					0
Machinaries			0	Others			16,400	16,400
Total			70,000				50,000	120,000

Source of Finance

■ Entrepreneur's contribution 70000

■ Investor's Investment 50000

■ Total 120000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Suta,Ayna,Hijab,City Gold,Cosmetics, etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
	0	0	0	0	0
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Suta,Ayna,Hijab,City Gold,Cosmetics, etc.	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		330	3,960	4,158	4,366
Transportation		1,100	13,200	13,860	14,553
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,965	83,580	84,759	85,997
Net Profit (E) [C-D]		11,035	132,420	142,041	152,143
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	132,420	142,041	152,143
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,420	234,461
	Total Cash Inflow	182,420	254,461	386,604
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	112,420	234,461	366,604

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

লাইসেন্স নং : ০৪-০০৪-০০৮২০
সার্কেল/রাস্তা/মহল্লা : ০৪
লাইসেন্স ইস্যুর তারিখ : ৪ নং ওয়ার্ড
নবায়নের অর্থ বছর : ১৩-০২-২০১৮
নবায়নের তারিখ : ২০১৭ ২০১৮

১৪-০২-২০১৮ ইং

পৌরসভা আইন-২০০৯ এর ১০২-১০৮ ধারার ওয় তফসিল এর ৮, ১০.
ব্যবসা/পেশার অনুমোদন পত্র নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে দেওয়া হই

- ১। ব্যবসা প্রতিষ্ঠানের নাম : হামিদা স্টোর
- ২। ব্যবসার ধরণ : মুদি দোকান
- ৩। মালিকের নাম :





COBOR

AMPER
ALGUNA
BANGAPORI

Century



FAMILY PICTURE