

Proposed NU Business Name: **HASAN STORE**

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HASAN MIAH
Age	:	10-10-1986 (30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Sons & 01 Daughter.
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Nongina bari, P.O: Nagorpur. P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOJIRON BEGUM
(iii) Father's name	:	ABDUL JOLIL MIAH
(iv) GB member's info	:	Branch: Nagorpur, Centre # 32 (Female), Member ID: 2542, Group No: 01 Member since: 01-05-1986 to 2001 (16 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-517955
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOJIRON BEGUM joined Grameen Bank since 16 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

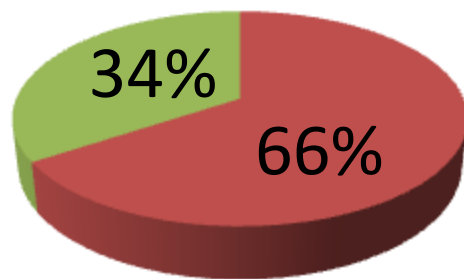
Business Name	:	HASAN STORE
Location	:	Tal tola Mamud nogor road, Tangail
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 115,000/- (from existing business) 66% Required Investment BDT 60,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x15ft= 375 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; various item etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Various item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Various item	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	2,500	30,000
Entertainment	300	3,600
Rent	1,000	12,000
Guard	50	600
Generator	50	600
Total fixed Cost (D)	9,500	114,000
Net Profit (E) [C-D]	5,500	66,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Lotion	24	170	4,080	30	170	5,100	9,180
Parachuit	5	200	1,000	20	200	4,000	5,000
Soap	17	25	425	0	0	0	425
Wheel	11	20	220	45	20	900	1,120
Biscuit	10	70	700	150	70	10,500	11,200
Fruits	10	80	800	50	80	4,000	4,800
Orange	10	80	800	100	80	8,000	8,800
Soft Drinks	8	80	640	20	80	1,600	2,240
Petrol	55	80	4,400	200	80	16,000	20,400
Others	1	21935	21,935	99	100	9,900	31,835
Security	1	80000	80,000	0	0	0	80,000
Total	152		115,000	714		60,000	175,000

Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 60,000
- Total 175,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Various item	83,000	996,000	1,045,800	1,098,090
Total Sales (A)	83,000	996,000	1,045,800	1,098,090
Less. Variable Expense				
Various item	62,250	747,000	784,350	823,568
Total variable Expense (B)	62,250	747,000	784,350	823,568
Contribution Margin (CM) [C=(A-B)]	20,750	249,000	261,450	274,523
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	3,000	36,000	38,000	40,000
Entertainment	300	3,600	4,000	4,500
Rent	1,000	12,000	12,000	12,000
Guard	50	600	600	600
Generator	50	600	600	600
Total Fixed Cost	10,100	121,200	124,700	128,200
Net Profit (E) [C-D]	10,650	127,800	136,750	146,323
Investment Payback		24,000	24,000	24,000

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

	<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	60,000		
1.2	Net Profit	127,800	136,750	146,323
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		103,800	216,550
	Total Cash Inflow	187,800	240,550	362,873
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	103,800	216,550	338,873

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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

FAMILY PICTURE