

Proposed NU Business Name: MS HAWLADAR STORE



Project identification and prepared by: Md Yaseen Alam
Sreenagar Unit, Munsiganj
Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NAFIZ
Age	:	02-02-1982 (35 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers & 1 Sister
Address	:	Vill: Malpodia, P.O: Malpodia, P.S: Sirajdikhan, Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HENA BEGUM
(iii) Father's name	:	ABUL HOSSAIN HAWLADAR
(iv) GB member's info	:	Branch : Fegunasar Sirajdikhan , Centre : 05 (Female), Member ID: 3801/2, Group No: 05 Member since: 18-01-1997 (20 Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 45,600/-
(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	:	10 years experience in running business. 7 Years in own business. He has 02 Years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01726-107050
Family's Contact No.	:	01876-415955
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munsiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HENA BEGUM joined Grameen Bank since 20 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	:	MS HAWLADAR STORE
Location	:	Sirajdikhan, Sreenagar, Munsiganj
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery item .▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪ The shop is rented.▪Collects goods from Sirjadikhan, Gulistan.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less. Variable Expense		
Grocery item	96,000	1,152,000
Total variable Expense (B)	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Electricity Bill	700	8,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Salary (staff)	2,000	24,000
Guard	50	600
Rent	6,000	72,000
Total fixed Cost (D)	14,550	174,600
Net Profit (E) [C-D]	9,450	113,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2000	10,000	10	2000	20,000	30,000
Pulse	4	4000	16,000	5	4000	20,000	36,000
Oil	2	4000	8,000	0	0	0	8,000
Spice	1	20000	20,000	0	0	0	20,000
Cosmetics	0	36000	36,000	1	10000	10,000	46,000
Security	0	50000	50,000	0	0	0	50,000
Total	12		140,000	16		50,000	190,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Grocery item	185,000	2,220,000	2,331,000
Total Sales (A)	185,000	2,220,000	2,331,000
Less. Variable Expense			
Grocery item	111,000	1,332,000	1,398,600
Total variable Expense (B)	111,000	1,332,000	1,398,600
Contribution Margin (CM) [C=(A-B)]	74,000	888,000	932,400
Less. Fixed Expense			
Electricity Bill	700	8,400	9,000
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	800	9,600	11,500
Salary (staff)	2,000	24,000	24,000
Guard	50	600	600
Rent	6,000	72,000	72,000
Total Fixed Cost	14,950	179,400	182,600
Net Profit (E) [C-D]	59,050	708,600	749,800
Investment Payback		30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	708,600	749,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		678,600
	Total Cash Inflow	758,600	1,428,400
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000

SWOT ANALYSIS

STRENGTH

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

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গ দূর করে



হাওলাদার ষ্টোর

গুড়পাট্টি সিরাজদিখান বাজার, মুন্সিগঞ্জ।
মোবাইল : ০১৭২৬১০৭০৫০

ইউজিসিআর/সিআর সেন্টার
০১-৫৫১-৯৯৯-১১১

দাগ দূর করে



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Buyer No
Buyer Name
Coop
Color
Batch No
25/10







FAMILY PICTURE

