

HARUN STORE



Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD. HARUNUR ROSHID
Age	:	02- 05-1982 (32 Years)
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Gundotto P.O: Maidarchala P.S: Ghatail 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	:	Mrs. HASNA
(iii) Father's name	:	Mr. MUHAMMAD ALI
(iv) GB member's info	:	Branch: Brahmmonshason Centre # 32 (Female), Member ID: 5580, Group No: 06 Member since:07-05-1989 (21 Years) out from GB in 2010. First loan: 2,000 taka.
Further Information:		Existing 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
Education, till to date	:	Class Ten

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	:	Fourteen years experience in running business.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-876920
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	HARUN STORE
Location	:	Ghatail Upozila Sadar, Tangail
Total Investment in BDT	:	3,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 67% Required Investment BDT 1,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tea, Biscuit, Chanachur, Soap, Cosmetic & Soft drinks etc.▪The entrepreneur started his business about 14 years ago with BDT 2,000 now its value is BDT 2,00,000.▪Average 15% gain on sales.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from agent of the companies.▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hasna is a member of Grameen Bank since 21 years. At first she was took 2,000 taka loan from Grameen Bank. Hasna consecutively took loan from GB. Utilize loan in their own Harun Store business. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

BDT (TK)

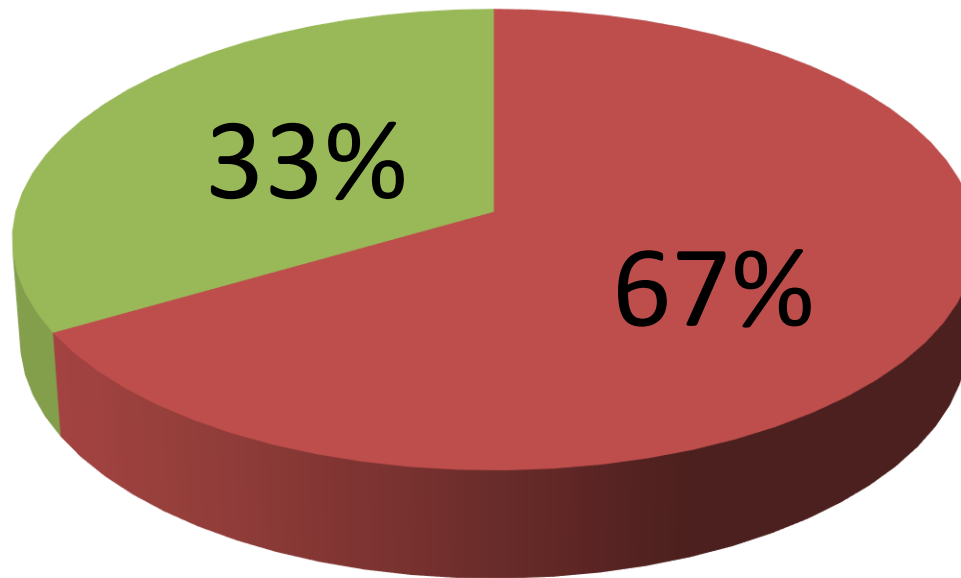
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tea, Biscuit, Chanachur, Soap, Cosmetic & Soft drinks	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Tea, Biscuit, Chanachur, Soap, Cosmetic & Soft drinks	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		350	4,200
Generator Bill		100	1,200
Guard		50	600
Mobile Bill		500	6,000
Entertainment		300	3,600
Mosque Bill		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		5,100	61,200

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Tea, Biscuit, Chanachur, Soap, Cosmetic, Soft Drinks	80,000	1,00,000	1,80,000
Fridge	20,000	-	20,000
Security	1,00,000	-	1,00,000
Total	200,000	1,00,000	3,00,000

Source of Finance

- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Tea, Biscuit, Chanachur, Soap, Cosmetic & Soft drinks	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Tea, Biscuit, Chanachur, Soap, Cosmetic & Soft drinks	3,825	114,750	1,377,000	1,445,850	1,518,143
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850	1,518,143
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000	255,150	267,908
Less. Fixed Expense					
Rent		2,000	24,000	25,200	26,460
Electricity Bill		350	4,200	4,410	4,631
Generator Bill		100	1,200	1,260	1,323
Guard		50	600	630	662
Mobile bill & SMS Monitoring		600	7,200	7,560	7,938
Entertainment		400	4,800	5,040	5,292
Mosque Bill		100	1,200	1,260	1,323
Salary (self)		7,000	84,000	88,200	92,610
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		10,933	131,200	137,560	144,238
Net Profit (E) [C-D]		9,317	111,800	117,590	123,670
Investment Payback			40,000	40,000	40,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	111,800	117,590	123,670
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		75,800	157,390
	Total Cash Inflow	215,800	197,390	285,060
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	75,800	157,390	245,060

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures











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୧/୧/୧୯	୧୨୧୧/୧
୨/୧/୧୯	୧୨୨୦/୧
୩/୧/୧୯	୧୩୦୨୦/୧
୪/୧/୧୯	୧୦୦୦୧/୧
୫/୧/୧୯	୧୦୦୦୧/୧
୬/୧/୧୯	୧୨୫୨/୧
୭/୧/୧୯	୧୦୦୦୧/୧
୮/୧/୧୯	୧୨୫୨/୧

FAMILY PICTURE

