

M/S HASHEM STORE



Project prepared by: Md Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL HASHEM BHUIYAN
Age	:	26-05-1981 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 Brothers & 3 Sisters
Present Address		Vill: Paikora P.O: Paikora P.S: Kalihati 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	:	SONA BHANU
(iii) Father's name	:	LATE. HAMID BHUIYAN
(iv) GB member's info	:	Branch: Fulki Bashail Centre # 35 (Female), Member ID: 3760, Group No: 08 Member since: 05-08-1998 (16 Years) First loan: 1,500 taka.
Further Information:		Existing loan: BDT 10,000 Outstanding loan: BDT 5,520
(v) Who pays GB loan installment	:	Mother : No
(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	:	Ten years experience in running business. He has six month hand training from a candle factory.
Other Own/Family Sources of Income	:	Mother's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-638577
Wife Contact No.	:	01794-896036
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sona Bhanu is a member of Grameen Bank since 16 years. At first she took 1,500 taka loan from Grameen Bank. Sona Bhanu gradually took loan from GB. Utilize loan in cow rearing and Agriculture. She made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S HASHEM STORE
Location	:	Elenga bazar, Kalihati, Tangail
Total Investment in BDT	:	3,35,000 taka
Financing	:	Self BDT 1,85,000 (from existing business) 55% Required Investment BDT 1,50,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Candle light & incense sticks.▪Whole seller and retailer.▪Wholesaler of Mosquito coil, Mehedi, Scourer.▪The business is operating by entrepreneur. Existing two employee.▪Collects goods from Chalkbazar and Babubazar.▪Average 20% gain on sales.▪The shop is rented.▪Agreed grace period is 4 months.

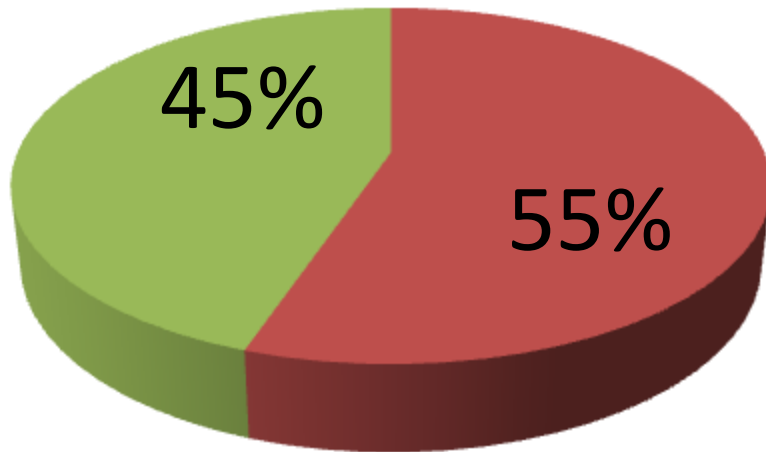
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Candle light	960	28,800	345,600
Incense light	1,680	50,400	604,800
Mosquito Coil, Mehedi, Scourer	1,920	57,600	691,200
Total Sales (A)	4,560	136,800	1,641,600
Less. Variable Expense			
Candle light raw materials, Thread, Bundle	1,600	48,000	576,000
Incense light raw material, sticks	1,400	42,000	504,000
Mosquito Coil, Mehedi, Scourer	800	24,000	288,000
Total variable Expense (B)	3,800	114,000	1,368,000
Contribution Margin (CM) [C=(A-B)]	760	22,800	273,600
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Mobile bill		400	4,800
Spoil goods & Entertainment		500	6,000
Salary (staff)		6,000	72,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		16,400	196,800
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Candle light & Raw materials, Candle thread, Bundle	85,000	80,000	1,65,000
Incense sticks, Poly pack & raw materials	60,000	55,000	1,15,000
Mosquito Coil, Mehedi, Scourer	20,000	15,000	35,000
Security	20,000	-	20,000
Total	1,85,000	1,50,000	3,35,000

Source of Finance



- Entrepreneur's Contribution 185,000
- Investor's Investment 150,000
- Total 335,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Candle light	3,360	100,800	1,209,600	1,245,888	1,283,265
Incense light	2,160	64,800	777,600	800,928	824,956
Mosquito Coil, Mehedi, Scourer	1,200	36,000	432,000	444,960	458,309
Total Sales (A)	6,720	201,600	2,419,200	2,491,776	2,566,529
Less. Variable Expense					
Candle light raw mateials, Thread, Bundle	2,800	84,000	1,008,000	1,038,240	1,069,387
Incense light rawmaterial, sticks	1,800	54,000	648,000	667,440	687,463
Mosquito Coil, Mehedi, Scourer	1,000	30,000	360,000	370,800	381,924
Total variable Expense (B)	5,600	168,000	2,016,000	2,076,480	2,138,774
Contribution Margin (CM) [C=(A-B)]	1,120	33,600	403,200	415,296	427,755
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		600	7,200	7,500	8,000
Transportation		2,500	30,000	32,000	33,000
Mobile bill & SMS Monitoring		500	6,000	6,500	7,000
Spoil goods & Entretainment		600	7,200	7,400	7,500
Salary (staff)		9,000	108,000	112,000	115,000
Salary (self)		6,000	72,000	72,000	72,000
Total Fixed Cost		21,200	254,400	261,400	266,500
Net Profit (E) [C-D]		12,400	148,800	153,896	161,255
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	148,800	153,896	161,255
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		88,800	182,696
	Total Cash Inflow	298,800	242,696	343,951
2	Cash Outflow			
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
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	88,800	182,696	283,951

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 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
Local competitors;

Pictures













FAMILY PICTURE

