

Proposed NU Business Name: **HAMZA HAMIM TRADERS**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOMINUL ISLAM
Age	:	12-01-1984 (32 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	03 Brothers
Address	:	Vill: Mokrapur , P.O: Dhorail , P.S: Natore Sadar Dist: Natore.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST MOMENA
(iii) Father's name	:	LATE NAJIMUDDIN
(iv) GB member's info	:	Branch: Kafuria, Natore , Centre # 04 (Female), Member ID: 7445 , Group No: 10 Member since: 25-05-1996 to 31-12-05 (09 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 4000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(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	:	05 years experience in running business. 02 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-384948
Sister son's Contact No.	:	01744-506802
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MOMENA joined Grameen Bank since 09 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAMZA HAMIM TRADERS
Location	:	Jhalmalia baazar,Puthiya, Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 10000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 15 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Diesel, Kerosene , Gas Cylinder, Tire etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Agreed grace period is 3 months.

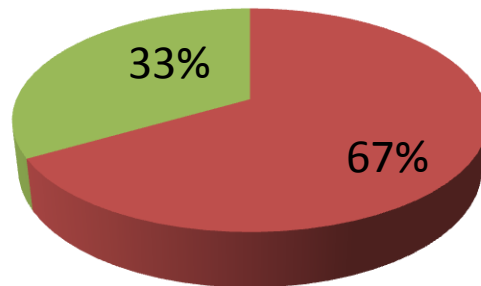
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Diesel, Kerosene , Gas Cylinder, Tire etc.	3600	108000	1296000
Total Sales (A)	3600	108000	1296000
Less Variable Expense			
Diesel, Kerosene , Gas Cylinder, Tire etc.	3060	91800	1101600
Total variable Expense (B)	3,060	91800	1101600
Contribution Margin (CM) [C=(A-B)	540	16200	194400
Less Variable Expense			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		150	1800
Bank charge		100	1200
Mobile bill		300	3600
Total fixed cost (D)		8,150	97800
Net Profit (E)= [C-D]		8,050	96600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Diesel	60	65	3,900	1	10,000	10,000	13,900
Kerosene	40	68	2,720	1	10000	10,000	12,720
Gas cylindar	5	2900	14,500	1	30000	30,000	44,500
Rickshaw van parts	1	21080	21,080	0	0	0	21,080
Tire	12	450	5,400	0	0	0	5,400
Ring	6	400	2,400	0	0	0	2,400
Others	1	25000	25,000	0	0	0	25,000
Security	1	25000	25,000	0	0	0	25,000
Total	126	0	100,000	3	0	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Diesel, Kerosene , Gas Cylinder, Tire etc.	6500	195000	2340000	2457000
Total Sales (A)	6500	195000	2340000	2457000
Less Variable Expense				
Diesel, Kerosene , Gas Cylinder, Tire etc.	5525	165750	1989000	2088450
Total variable Expense (B)	5,525	165750	1989000	2088450
Contribution Margin (CM) [C=(A-B)	975	29250	351000	368550
Less Variable Expense				
Rent		1,000	12000	12,000
Electricity bill		500	6000	6500
Transportation		1,300	15600	16,100
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		300	3600	3600
Guard		150	1800	1800
Bank charge		100	1200	1200
Mobile bill		400	4800	4900
Total fixed cost (D)		13,750	97,200	160,000
Net Profit (E)= [C-D]		15500	186000	208,550
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	186,000	208,550
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		156,000
	Total Cash Inflow	236000	364550
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	156,000	334550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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

Pictures

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FAMILY PICTURE

