

H M TRADING



Grameen Shakti SamaJik Byabosha Ltd.

Business Picture



MD MONIR HOSEN

NOBIN UDYOKTA (New Entrepreneur)



BRIEF BIO OF THE PROMOTER

Name	MD MONIR HOSEN
Father's Name	LATE: HOSEN ALI
Age	01-01-1987 <i>(27 Years)</i>
Education Qualification	Honors
Contact No.	01911-456609
Marital Status	Married
Address	Vill: Ghosai Bari, P.O: Ashkona P.S: Dokshinkhan Dist: Dhaka
Mother (Grameen Bank Borrower)	MONOWARA Member ID: 6221/2 , Centre No. 67 (Female), Group No.: 05 Branch: Dokshinkhan Uttara GB Member: 24-01-2007 <i>(7 Years)</i> Mobile Member:None Outstanding Loan: 95,600 taka
Experience	Three years experience in running business. He is now interested to scale up his business.
Source	Grameen Shakti Samajik Byabosha Ltd.

Picture of NOBIN UDYOKTA & MOTHER



PROJECT SUMMERY



- ✓ Running a dealership business with an experience of three years.
- ✓ Wholesaler of Consumer product like; Fresh Condense milk, RD Milk, Potato Chips, Chocolate, Lychee, Pea, Biscuit, RD Juice, Ghee Etc.
- ✓ Average 8% gain on purchase.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The entrepreneur has no other source of income.
- ✓ The Business is operate by the entrepreneur & Existing two employee in the shop.

Existing Business

BDT (TK)

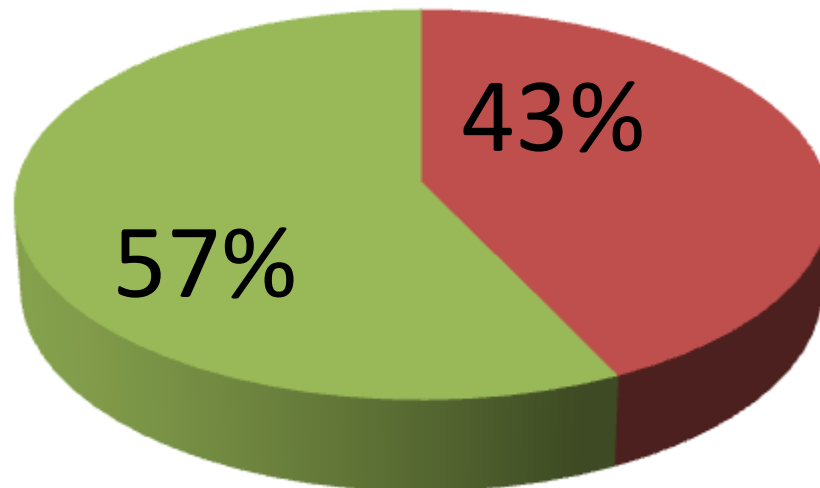
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fresh Milk, Condense Milk, RD Milk,	9,000	270,000	3,240,000
Juice, Chips, Biscuit, Tea, Chocolate	5,760	172,800	2,073,600
Total Sales (A)	14,760	442,800	5,313,600
Less. Variable Expense			
Fresh Milk, Condense Milk, RD Milk,	8,333	249,990	2,999,880
Juice, Chips, Biscuit, Tea, Chocolate	5,334	160,020	1,920,240
Total variable Expense (B)	13,667	410,010	4,920,120
Contribution Margin (CM) [C=(A-B)	1,093	32,790	393,480
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		500	6,000
Salary (Staff)		12,000	144,000
Entertainment & Transportation		1,500	18,000
Total fixed Cost (D)		19,000	228,000
Net Profit (E) [C-D)		13,790	165,480

Investment Breakdown

Particulars	Existing	proposed	proposed Total
Fresh Milk, RD Milk	80,000	1,00,000	1,80,000
Juice, Chips, Biscuit, Chanachur Etc	70,000	1,00,000	1,70,000
Total	1,50,000	2,00,000	3,50,000

Means of Finance

- Entrepreneur's Contribution 150,000
- Investor's Investment 200,000
- Total 350,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Fresh Milk, Condense Milk, RD Milk,	14,400	432,000	5,184,000	5,443,200	5,715,360
Juice, Chips, Biscuit, Tea, Chocolate	10,800	324,000	3,888,000	4,082,400	4,286,520
Total Sales (A)	25,200	756,000	9,072,000	9,525,600	10,001,880
Less. Variable Expense					
Fresh Milk, Condense Milk, RD Milk,	13,333	399,990	4,799,880	5,039,874	5,291,868
Juice, Chips, Biscuit, Tea, Chocolate	10,000	300,000	3,600,000	3,780,000	3,969,000
Total variable Expense (B)	23,333	699,990	8,399,880	8,819,874	9,260,868
Contribution Margin (CM) [C=(A-B)]	1,867	56,010	672,120	705,726	741,012
Less. Fixed Expense					
Rent		5,000	60,000	63,000	66,150
Electricity Bill		600	7,200	7,560	7,938
Salary (self)		6,000	72,000	75,600	79,380
Salary (Staff)		18,000	216,000	226,800	238,140
Entertainment, Transportation SMS		2,000	24,000	25,200	26,460
Total fixed Cost (D)		31,600	379,200	398,160	418,068
Net Profit (E) [C-D]		24,410	292,920	307,566	322,944
Investment Payback			80,000	80,000	80,000

Project Objectives

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graph LR; A[Project Objectives] --- B[Self employment for the promoter]; A --- C[Create employment opportunity for others]; A --- D[To provide best service in the community.]; A --- E[Contribute in improving of socio-economic condition];
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Self employment for the promoter

Create employment opportunity for others

To provide best service in the community.

Contribute in improving of socio-economic condition

Risk Factor & Risk Management

Risk Factor

- ❖ Theft.
- ❖ Political unrest (Strike & Blockade).

Risk Management

- ❖ Proper Security measure will be taken.

THANK YOU

Grameen Shakti SamaJik Byabosha Ltd.

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MD MONIR HOSEN