

HASAN STORE



Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	HASAN ALI
Age	:	03- 03-1990 (24 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sister
Address	:	Vill: #287 Namapara P.O: Dokshinkhan P.S: Dokshinkhan Dist: Dhaka
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. FATEMA
(iii) Father's name	:	Mr. MUZAFFOR ALI
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 76 (Female), Member ID: 6864, Group No: 03 Member since: 02- 05-2004 (10 Years), First loan: 10,000 taka.
Further Information:		Existing loan:. 1,50,000 Taka Outstanding: 1,14,800 taka
(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
Education, till to date	:	Class Nine

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	:	Five years experience in running business.
Other Own/Family Sources of Income	:	Father's Income (Seasonal business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01680-220116
Mother Contact No.	:	01939-859721
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	HASAN STORE
Address/ Location	:	Entrepreneurs own house at # 287 Namapara, Dokshinkhan
Total Investment in BDT	:	1,50,000 taka
Financing	:	Self BDT 50,000 (from existing business) 33% Required Investment BDT 1,00,000 (as equity) 67%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	4,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Sugar, Milk, Soft Drinks, Biscuit etc.▪Average 10% gain on purchase.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing no employee.▪The shop is situated in entrepreneur's own house.▪Collects goods from Tongi & Dokshinkhan.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Fatema is a member of Grameen Bank since 10 years. At first she was took 10,000 taka loan from Grameen Bank. Fatema consecutively took loan from GB. Utilize loan in their own Hasan Store business. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

BDT (TK)

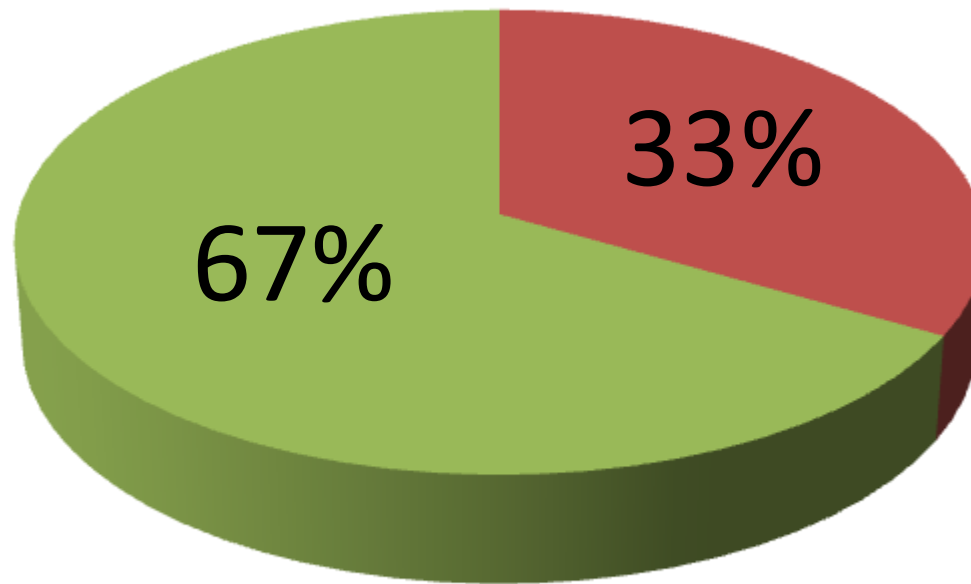
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Sugar, Biscuit, Flour, Chips	1,100	33,000	396,000
Milk, Drinking Water, Soft Drinks, Noodles Etc	550	16,500	198,000
Total Sales (A)	1,650	49,500	594,000
Less. Variable Expense			
Rice, Pulse, Sugar, Biscuit, Flour, Chips	1,000	30,000	360,000
Milk, Drinking Water, Soft Drinks, Noodles Etc	500	15,000	180,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	150	4,500	54,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		1,000	12,000
Entertainment		400	4,800
Guard		400	4,800
Total fixed Cost (D)		2,100	25,200
Net Profit (E) [C-D]		2,400	28,800

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Sugar, Flour, Chips, Milk, Soft Drinks etc.	50,000	1,00,000	1,50,000
Total	50,000	1,00,000	1,50,000

Source of Finance

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



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Rice, Pulse, Sugar, Biscuit, Flour, Chips	2,750	82,500	990,000	1,039,500	1,091,475
Milk, Drinking Water, Soft Drinks, Noodles Etc	1,375	41,250	495,000	519,750	545,738
Total Sales (A)	4,125	123,750	1,485,000	1,559,250	1,637,213
Less. Variable Expense					
Rice, Pulse, Sugar, Biscuit, Flour, Chips	2,500	75,000	900,000	945,000	992,250
Milk, Drinking Water, Soft Drinks, Noodles Etc	1,250	37,500	450,000	472,500	496,125
Total variable Expense (B)	3,750	112,500	1,350,000	1,417,500	1,488,375
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000	141,750	148,838
Less. Fixed Expense					
Electricity Bill		340	4,080	4,284	4,498
Transportation		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Guard		400	4,800	5,040	5,292
Salary (self)		4,000	48,000	50,400	52,920
Total Fixed Cost		6,440	77,280	81,144	85,201
Net Profit (E) [C-D]		4,810	57,720	60,606	63,636
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	57,720	60,606	63,636
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		17,720	38,326
	Total Cash Inflow	157,720	78,326	101,962
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	17,720	38,326	61,962

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5Years
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





FAMILY PICTURE

