

## Proposed NU Business Name: **HIMEL STORE**



Project identification and prepared by: Md. Delower hossain  
Kapashia Unit, Gazipur.

Project verified by: Md. Siddikur Rahman



**Grameen Shakti  
Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>RASHIDUL ISLAM</b>
Age	:	09/12/1996 (21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Sisters
Address	:	Vill: Juniya , P.O: Kapashia, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ROKEYA</b>
(iii) Father's name	:	<b>MD. TAIJUL ISLAM</b>
(iv) GB member's info	:	Branch: Kapshia, Centre # 51 (Female), Member ID: 9234, Group No: 02 Member since: 20/08/1992 to 2017 (25 Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: 1,50,000/-
(v) Who pays GB loan installment	:	Existing Loan: 98,300/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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. He has 3 years training
Other Own/Family Sources of Income	:	Auto Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01956-468474
Family's Contact No.	:	01720--379489
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA** joined Grameen Bank since 25 years ago. At first She took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HIMEL STORE</b>
Location	:	Kapashia Bazar, Gazipur
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,70,000/- (from existing business) 77% Required Investment BDT 50,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 1,00,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Pattrol, Octen, CNG Parts, Bearing, Honda Parts, Piston, Pinium, Class wire etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bangshal, Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

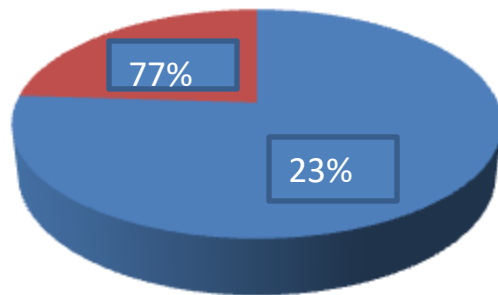
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pattrol, Octen, CNG Parts, Bearing, Honda Parts, Piston, Pinium, Class wire etc.	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Pattrol, Octen, CNG Parts, Bearing, Honda Parts, Piston, Pinium, Class wire etc.	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>5,40,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		300	3,600
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		150	1,800
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>9,100</b>	<b>109,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,900</b>	<b>1,06,800</b>
<b>Investment Payback</b>			

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Pattrol	120 liter	90	10,800	1 Dram	17,500	17,5000	28,300
Octen	120 liter	90	10,800	200 liter	90	18,000	28.800
CNG Parts	-	-	6,000	-	-	10,000	16,000
Bulb	13 Box	150	1,950	-	-	-	1,950
Bearing	8 Box	3,600	28,800	1 Box	3,600	3,600	32,400
Piston, Pinium	-	-	6,000	-	-	-	6,000
Class wire	-	-	5,000	-	-	-	5,000
Other Items	-	-	650	-	-	900	1,550
Security	-	-	1,00,000	-	-	-	1,00,000
<b>Total</b>			<b>1,70,000</b>			<b>50,000</b>	<b>2,20,000</b>

## Source of Finance



- Entrepreneur's Contribution- 1,70,000
- Investor's Investment- 50,000
- Total Investment-2,20,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
<b>Revenue (sales)</b>					
Pattrol, Octen, CNG Parts, Bearing, Honda Parts, Piston, Pinium, Class wire etc.	4,000	1,20,000	14,40,000	15,12,000	15,87,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>1,20,000</b>	<b>14,40,000</b>	<b>15,12,000</b>	<b>15,87,600</b>
<b>Less. Variable Expense</b>					
Pattrol, Octen, CNG Parts, Bearing, Honda Parts, Piston, Pinium, Class wire etc.	3,200	96,000	11,52,000	12,09,600	12,70,080
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>11,52,000</b>	<b>12,09,600</b>	<b>12,70,080</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>2,88,000</b>	<b>3,02,400</b>	<b>3,17,520</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	30,000	30,0000
Electricity Bill		300	3,600	3,700	3,800
Transportation		1,000	12,000	13,000	14,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Guard		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>9,450</b>	<b>1,13,400</b>	<b>1,14,900</b>	<b>1,16,300</b>
<b>Net Profit (E) [C-D]</b>		<b>14,450</b>	<b>1,74,600</b>	<b>1,87,500</b>	<b>2,01,220</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## ***Cash flow projection on business plan (Rec. & Pay)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>1,74,600</b>	<b>1,87,500</b>	<b>2,01,220</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,54,600	3,22,100
	<b>Total Cash Inflow</b>	<b>2,24,600</b>	<b>3,42,100</b>	<b>5,23,320</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,54,600</b>	<b>3,22,100</b>	<b>503,320</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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প্রজ্ঞাবিত নবীন উদ্যোক্তা প্র

নাম: হিজেল স্ট্রেল

র নাম: নাসরিনিয়া সাত্তার একজন প্রজ্ঞাবিত প্র

গর সংশ্লিষ্ট জীবন বৃত্তান্ত:

হাজিরা হুসন

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জন্ম তারিখ: ০৫/০২/১৯৯৫ জা

ত যোগ্যতা: স্নে.এস.সি  
অবিস্মৃত

ক অবস্থা:

স্বাধীন

মেয়ের সংখ্যা:

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# FAMILY PICTURE

