

Proposed NU Business Name: **HELAL STORE**



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Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANOWER HOSSAIN HELAL
Age	:	10/05/1983(35Years)
Education, till to date	:	S. S. C
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers 05 Sisters
Address	:	Vill: Sariatkhandi P.O: VoirobchoiduriBazar P.S: Sonagazi,Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SEMNA AFROSE BEGUM
(iii) Father's name	:	MD: DELOWER HOSSAIN
(iv) GB member's info	:	Branch: Amirabad Centre #19 /(Female), Member ID: 7611/2, Group No: 04 Member since: 03-02-2009(05Years)(03 Years ago) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	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	:	12 Years Experience 12 In Running Business. He Has No Year Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01919-819150
Mother's Contact No.	:	01812-908253
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEMNA AFEROSE BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

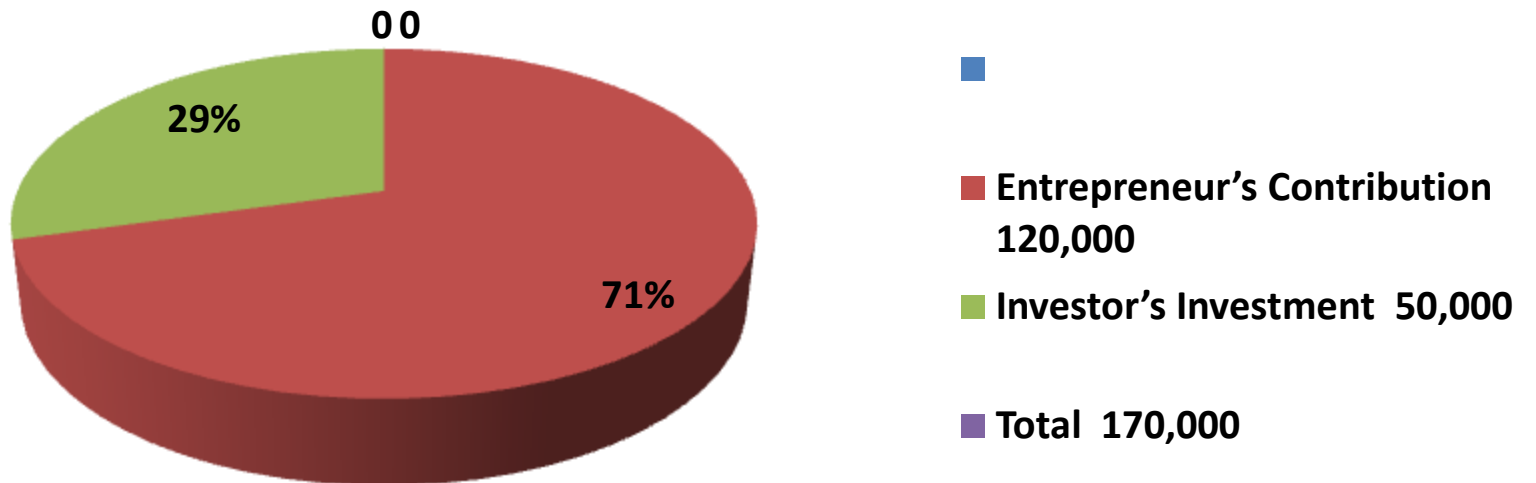
Proposed Nobin Udyokta Business Info

Business Name	:	HELAL STORE
Location	:	Voirob choudori bazar,sonagazi, Feni.
Total Investment In BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/- (From Existing Business) 71% Required Investment BDT 50,000(as Equity) 29%
Present Salary/Drawings From Business (Estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size Of Shop	:	10 Ft X 15 ft. = 400 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Biiskut, Drinks, Tea, Bekash, Lode & others.▪Average 10% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni .▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Biiskut, Drinks, Tea, Bekash, Lode & others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Biiskut, Drinks, Tea, Bekash, Lode & others	4500	135000	1620000
Total Variable Expense	4500	135000	1620000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		950	11400
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		1000	12000
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		9350	112200
Net Profit (E)= [C-D]		5650	67800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Drinks	20	500	10,000	20	500	10,000	20,000
Biscut	20	500	10,000	20	500	10,000	20,000
Tea	1	15,000	15,000	2	15,000	30,000	45,000
Glob	10	1,200	12,000			0	12,000
Bekash			30,000			0	30,000
Lode			10,000			0	10,000
Others			13,000			0	13,000
Security			20,000				20,000
Total	51	17,200	120,000	42	16,000	50,000	170,000



Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Biiskut, Drinks, Tea, Bekash, Lode & others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Biiskut, Drinks, Tea, Bekash, Lode & others	5400	162000	1944000	2041200	2143260
Total Variable Expense	5400	162000	1944000	2041200	2143260
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		950	11400	11400	11400
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		1000	12000	12000	12000
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9350	108600	109600	110630
Net Profit (E)= [C-D]		8650	103800	108990	114440
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	103,800	108990	114439.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83800	172790
	Total Cash Inflow	153,800	192,790	287,230
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	83,800	172,790	267,230

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop : Voirob choudori
bazar, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Fine
JUMBO MAX

মোহিলা
ফোর স্কয়ার
আগরবাতি
ফ্যান্সী আতর হাউস
১ গ্রন

Fine
JUMBO MAX

Fine
JUMBO MAX



Fine
JUMBO MAX



মোহিনী
ফোর স্কয়ার
আগরবাতি
ফ্যান্সী আতর হাট
১৯, পল্টী বাসিন্দা ইন্ডাস্ট্রিয়াল এলাকা, ঢাকা

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JUMBO MAX



Eurocar

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