

## Proposed NU Business Name: HIMEL STORE



Project identification and prepared by : Md:Kajem Uddin  
Bagherhat Unit,Khulna

Project verified by: Md: Hafizur Rahman



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

Name	:	<b>SUSMITA AKTER KHUKUMONI</b>
Age	:	15-05-1997(21 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Fultola P.O:Badekarapara P.S: Bagherhat Dist:Bagherhat
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>HAFIZA BEGUM</b>
(iii) Father's name	:	<b>MD:BABUL TALUKDER</b>
(iv) GB member's info	:	Branch: Karapara Bagherhat , Centre # 05(Female), Member ID: 1252, Group No: 03 Member since: 10-02-2007 (07 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: Nill
(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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850-779048
Family's Contact No.	:	01924-226562
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagherhat Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAFIZA BEGUM** Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HIMEL STORE</b>
Location	:	Fultola,Badekarapara,Bagherhat.
Total Investment in BDT	:	BD : 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 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 08ft= 80 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likes;Rice,Oil,Dal,Biskut,Soap,Pen,Khata etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No Employee. After getting equity fund No employee will be appointed</li> <li>▪The Shop is Own.</li> <li>▪Collects goods from Khulna.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

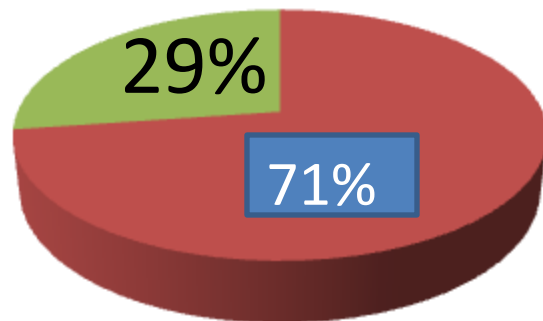
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice,Oil,Dal,Biskut,Soap,Pen,Khata etc.	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Rice,Oil,Dal,Biskut,Soap,Pen,Khata etc.	2,380	71,400	856,800
<b>Total variable Expense (B)</b>	<b>2,380</b>	<b>71,400</b>	<b>856,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		250	3,000
Transportation		200	2,400
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>6,150</b>	<b>73,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,450</b>	<b>77,400</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	10	2500	25000	Rice	6	2500	15000	40,000
Oil	167	90	15030	Oil	100	90	9000	24,030
Dal	120	80	9600	Biscut	100	50	5000	14,600
Biscut	210	50	10500	Soft Drinks	25	335	8375	18,875
Soft Drinks	10	335	3350	Juice	10	525	5250	8,600
Juice	20	525	10500	Electric Samogri	0	0	2000	12,500
Electric Samogri	50	70	3500	Medicen	0	0	3000	6,500
Medicen	200	50	10000					
Khata	200	40	8000					
Others	0	0	24520		0	0	2375	26,895
<b>Total</b>			<b>120,000</b>				<b>50,000</b>	<b>170,000</b>

## Source of Finance



**Entrepreneur Investment:**  
**1,20,000**  
**Investor Investment:50,000**  
**Total Investment:1,70,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Rice,Oil,Dal,Biskut,Soap,Pen,Khata etc.	4,200	126,000	1,512,000	1,587,600	1,666,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>1,587,600</b>	<b>1,666,980</b>
Less. Variable Expense					
Rice,Oil,Dal,Biskut,Soap,Pen,Khata etc.	3,570	107,100	1,285,200	1,349,460	1,416,933
<b>Total variable Expense (B)</b>	<b>3,570</b>	<b>107,100</b>	<b>1,285,200</b>	<b>1,349,460</b>	<b>1,416,933</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>630</b>	<b>18,900</b>	<b>226,800</b>	<b>238,140</b>	<b>250,047</b>
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		400	4,800	5,040	5,292
Transportation		600	7,200	7,560	7,938
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		500	6,000	6,300	6,615
Mobile Bill		700	8,400	8,400	8,400
Non Cash Item					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>7,200</b>	<b>86,400</b>	<b>87,300</b>	<b>150,840</b>
<b>Net Profit (E) [C-D]</b>		<b>11,700</b>	<b>140,400</b>	<b>150,840</b>	<b>99,207</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	140,400	150,840	99,207
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,20,400	2,51,240
	<b>Total Cash Inflow</b>	<b>190,400</b>	<b>2,71,240</b>	<b>3,50,447</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>1,20,400</b>	<b>2,51,240</b>	<b>3,30,447</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 12 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





















# FAMILY PICTURE

