

Proposed NU Business Name: **HIMEL STORE**



Project identification and prepared by: Md Shahidul Islam,
Nobabgonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD ANIS |
| Age | : | 20-06-1984 (32 Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 2 Brothers & 2 Sister |
| Address | : | Vill: Chanhati, P.O: Galimpur, P.S: Nobabgonj, 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 | : | LATE. KHODEZA BEGUM |
| (iii) Father's name | : | BASHAR UDDIN |
| (iv) GB member's info | : | Branch: Churain Nobabgonj, Centre # 27 (Female), Member ID: 4312, Group No: 02 Member since: 07-03-1994 to 02-04-2005 (11 Years) First loan: BDT 3,000/- Outstanding loan: Nil |
| Further Information: | | |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | 07 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. | : | 01932-783166 |
| Family's Contact No. | : | 01940-690001 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. KHODEZA BEGUM joined Grameen Bank since 11 years ago. At first she took 3,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | HIMEL STORE |
| Location | : | Joypara road, Chanhati, Nobabgonj, Dhaka |
| Total Investment in BDT | : | BDT 115,000/- |
| Financing | : | Self BDT 55,000/-(from existing business) 48% Required Investment BDT 60,000/-(as equity) 52% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 25 ft x 20ft = 500 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 15% gain on sales.▪The business is operating by the entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Galimpur.▪Agreed grace period is 3 months. |

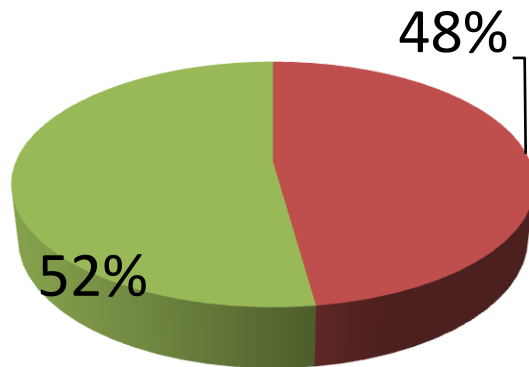
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Grocery Item | 2,500 | 75,000 | 900,000 |
| Total Sales (A) | 2,500 | 75,000 | 900,000 |
| Less. Variable Expense | | | |
| Grocery Item | 2,125 | 63,750 | 765,000 |
| Total variable Expense (B) | 2,125 | 63,750 | 765,000 |
| Contribution Margin (CM) [C=(A-B)] | 375 | 11,250 | 135,000 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 400 | 4,800 |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 500 | 6,000 |
| Entertainment | | 300 | 3,600 |
| Total fixed Cost (D) | | 6,500 | 78,000 |
| Net Profit (E) [C-D] | | 4,750 | 57,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|---------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Sugar | 1 | 3300 | 3,300 | 1 | 3300 | 3,300 | 6,600 |
| Atta | 1 | 1000 | 1,000 | 2 | 1000 | 2,000 | 3,000 |
| Biscuit | 100 | 100 | 10,000 | 1 | 8950 | 8,950 | 18,950 |
| Oil | 100 | 100 | 10,000 | 0 | 0 | 0 | 10,000 |
| Soap | 100 | 40 | 4,000 | 0 | 0 | 0 | 4,000 |
| Soft Drinks | 15 | 600 | 9,000 | 16 | 600 | 9,600 | 18,600 |
| Pulse | 30 | 100 | 3,000 | 2 | 3000 | 6,000 | 9,000 |
| Spice | 20 | 100 | 2,000 | 0 | 0 | 0 | 2,000 |
| Various Item | 1 | 12700 | 12,700 | 1 | 400 | 400 | 13,100 |
| Soya bin Oil | 0 | 0 | 0 | 1 | 23750 | 23,750 | 23,750 |
| Rice | 0 | 0 | 0 | 2 | 3000 | 6,000 | 6,000 |
| Total | 368 | | 55,000 | 26 | | 60,000 | 115,000 |

Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 60,000
- Total 115,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Grocery Item | 3,500 | 105,000 | 1,260,000 | 1,323,000 | 1,389,150 |
| Total Sales (A) | 3,500 | 105,000 | 1,260,000 | 1,323,000 | 1,389,150 |
| Less. Variable Expense | | | | | |
| Grocery Item | 2,975 | 89,250 | 1,071,000 | 1,124,550 | 1,180,778 |
| Total variable Expense (B) | 2,975 | 89,250 | 1,071,000 | 1,124,550 | 1,180,778 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15,750 | 189,000 | 198,450 | 208,373 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 400 | 4,800 | 5,200 | 5,500 |
| Mobile Bill | | 400 | 4,800 | 5,500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 800 | 9,600 | 11,500 | 12,000 |
| Entertainment | | 300 | 3,600 | 4,000 | 4,500 |
| Total Fixed Cost | | 6,900 | 82,800 | 86,200 | 88,000 |
| Net Profit (E) [C-D] | | 8,850 | 106,200 | 112,250 | 120,373 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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 | 60,000 | | |
| 1.2 | Net Profit | 106,200 | 112,250 | 120,373 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 82,200 | 170,450 |
| | Total Cash Inflow | 166,200 | 194,450 | 290,823 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 82,200 | 170,450 | 266,823 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















প্রতিষ্ঠান
সংস্থাপক

জামি (নাম: বাসম
প্রথম চান্দ হাট, ডাঃ
স্বাস্থ্য, ডিএম ডাঃ
ডায়ালিসিস, মে
সংস্থাপক মুদি
ডায়ালিসিস পাও
ডাঃ ডাঃ ডাঃ
সংস্থাপক
সংস্থাপক

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শ্রীমতী
সংস্থাপক

এই মুদ্রিত প্রত্যয়ন করা হয়েছে যে
কিন্তু প্রোগ্রামিং সিস্টেম, সফটওয়্যার (নাম: বাসম
প্রথম চান্দ হাট, ডাঃ স্বাস্থ্য, ডিএম ডাঃ
ডায়ালিসিস, মে
সংস্থাপক মুদি
ডায়ালিসিস পাও
ডাঃ ডাঃ ডাঃ
সংস্থাপক
সংস্থাপক



১৩নং গালিমপুর ইউনিয়ন পরিষদ
উপজেলা-নবাবগঞ্জ, ঢাকা



ট্রেড লাইসেন্স

সাইসেস #605
প্রতিষ্ঠানের নাম
প্রতিষ্ঠানের ঠিকানা
মালিকের নাম
পিতার নাম
স্বাক্ষরের নাম
স্বাক্ষর

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
গালিমপুর ইউনিয়ন পরিষদ
নবাবগঞ্জ, ঢাকা
জন্ম সনদ
(নিম্নে, ডাক ও মৃত্যু নিবন্ধন ইউনিয়ন পরিষদ) (নিবন্ধন নং, ২/৫০৩)
(জন্ম নিবন্ধন নং ২০০৩ উত্তর)
নিবন্ধন নং: [৫]
নিবন্ধনের তারিখ: ০৬/১০-২০১৬ সময় ইন্টার তারিখ: ০৬-১০-২০১৬
জন্ম নিবন্ধন নম্বর: [২][০][০][৩][২][০][১][৬]
নাম: সোঃ জামিছ
জন্ম তারিখ: ২০-০৩-১৯৮৪ লিঙ্গ: পুরুষ
বিশেষ জন্ম উম্মিশ শত চুল্লিশ
জন্ম স্থান: গ্রাম: চান্দ হাট, ডাঃ স্বাস্থ্য; গালিমপুর
ইউনিয়ন; গালিমপুর, নবাবগঞ্জ, ঢাকা।
পিতার নাম: বাসম উম্মিশ জাতি: বাংলাদেশী

উপজেলা-নবাবগঞ্জ, জেলা-
নাম: সোঃ জামিছ
তারিখ: ০৬/১০/১৬
সংস্থাপক

FAMILY PICTURE

