

Proposed NU Business Name: **HELAL VARAITY STORE**



Project identification and prepared by: MD. Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HEHAL UDDIN
Age	:	05-06-1985 (32 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Bather 3 Sister
Address	:	Vill:Shatra,P.O:Sunka,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MOST. ZOBADA KHATUN
(iv) GB member's info	:	MD. NOWSHER ALI Branch:Mirjapur,Sherpur,Centre # 09 (Female), Member ID:7334; Group No:09 Member since: 06-10-1995 (07 Years)
Further Information:		First loan: -3,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 10,000, Outstanding loan: NILL
(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	:	3 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-845736
Mother's Contact No.	:	01721-105696
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ZOBADA KHATUN joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HELAL VARAITY STORE
Location	:	Mirjapur,Sherpur,Bogra.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobil, Piston, Ring, Bayaring, Hap set,Etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

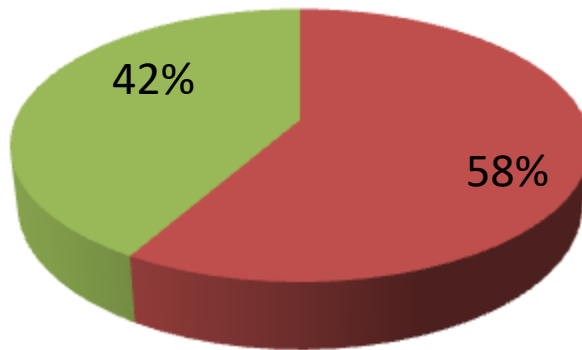
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Poltry Hen.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Poltry Hen.	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
House rant		550	6,600
Electricity Bill		100	1,200
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		7,500	89,996
Net Profit (E) [C-D]		10,500	126,004

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ring	15	320	4,800	2	1200	4400	9200
Taiyar	10	440	4,400	12	1100	13200	17600
Escel	8	350	2,800	2	4200	8400	11200
Forog	8	350	2,800	20	320	6400	9200
Chan	20	150	3,000	15	350	5250	8250
Haps	50	140	7,000	20	350	7000	14000
Shid	7	120	840				840
Galss	20	56	11,200				11200
Others			13,160			5350	18510
Security			20,000				20000
Total	138		70,000	71		50,000	120,000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Poltry Hen.	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense	0				
Poltry Hen.	5,950	178,500	2,142,000	2,249,100	2,361,555
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100	2,361,555
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
House rant		550	6,600	6,600	6,600
Electricity Bill		100	1,200	1,200	1,200
Transportation		1200	14,400	14,400	14,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		7,600	91,200	91,200	91,200
Net Profit (E) [C-D]		23,900	286,800	305,700	325,545
Investment Payback			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	286,800	305,700	325,545
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		266,800	552,500
	Total Cash Inflow	336,800	572,500	878,045
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	266,800	552,500	858,045

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 04 Others:0
Experience & Skill : 03 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





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FAMILY PICTURE

