

# Proposed NU Business Name: M/S HELAL STORE



Presented by  
HELAL

NU Identified and PP Prepared by :  
Md. Ballal Hossain (Ramganj Unit)

Verified By: Md. Nazrul Islam

GRAMEEN TRUST 

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Helal
Age	:	25/05/1991 (25 Years)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	3 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Nur Jahan
(iii) Father's name	:	Mr. Latu Mia
(iv) GB member's info	:	Branch: Porcoat-Chatkhil,                      Centre -57/ma, Group No- 09,    Loanee no.:6821, Member since 29/05/2007,                      First loan: Tk 5,000/- Existing loan:Tk. 50,000/-                      Outstanding:34,380/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Class Five

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Tea & Grocery Shop Business.
Trade License	:	27
Business Experiences	:	0 3 years
Other Own/Family Sources of Income	:	Father & Brother Cultivation.
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.
NU Contact info	:	01787331383

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2007 ( 08 years). NU'S father uses GB loan. He repaired their own house from his income. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	M/S HELAL STORE.
Address/ Location	:	Someter Bazar, Ramgonj.
Total Investment in BDT	:	165000/-
Financing	:	Self BDT 65,000 (from existing business) 39 % Required Investment BDT 1,00,000 (as equity) 61 %
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary		<b>6,000 Taka</b>
Proposed Business		
(i) % of present gross profit margin	:	<b>15%</b>
(ii) Estimated % of proposed gross profit margin		<b>15%</b>
(iii) Agreed grace period		<b>5 months</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
Grocery items	36000/-	30000/-	66000/-
Bakery item	3000/-	5000/-	8000/-
TV	4000/-	-	4000/-
Refrigerator	-	40000 (Sony 14C)	40000/-
Furniture	20000/-	-	20000/-
Cold drinks, Milk	-	20000/-	20000/-
Cosmetics	2000/-	5000/-	7000/-
Advance	-	-	-
<b>Total Capital</b>	<b>65,000/-</b>	<b>1,00,000/-</b>	<b>1,65,000/-</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Present Stock items</b>		<b>Proposed items</b>	
<b>Product name</b>	<b>Amount</b>	<b>Product Name</b>	<b>Amount</b>
Rice (2 bosta)	3100	Rice (5 bosta)	7750
Dal (40 kg)	3200	Dal (1 bosta)	2100
Oil (3 types)	3500	Oil (3 types)	7550
Spices	2000	Spices	5000
Flour (1 bosta)	1400	Flour (2 bosta)	2300
Sugar (1 bosta)	1900	Sugar (1 bosta)	1900
Muri (2 bosta)	3300	Muri (2 bosta)	3400
Chola (1 bosta)	3200		
Alu (3 bosta)	2400		
Onion, Garlic (2 bosta)	5250		
Others	750		
<b>Total</b>	<b>36,000</b>	<b>Total</b>	<b>30,000</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2000	60000	720000
<i>Less: Cost of sales (B)</i>	1700	51000	612000
Profit (C) [C=(A-B)]	300	9000	108000
Income from selling tea(D)	150	4500	54000
Gross Profit (E) [(C+D)]	450	13500	162000
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Generator bill		200	2400
Shop Rent		1000	12000
Dish bill		250	3000
Mobile bill & Others		500	6000
Present salary/Drawings- self		6000	72000
Night Guard		30	360
Non Cash Item:			
Depreciation Expenses (10% of 20000 & 20% of 4000)		234	2808
<i>Total Operating Cost (F)</i>		<i>8514</i>	<i>102168</i>
Net Profit (E-F):		4986	59832



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3(BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	75000	900000	85000	1020000	100000	1200000
<i>Less: cost of sales (B)</i>	63750	765000	72250	867000	85000	1020000
Profit (C) [C=(A-B)]	11250	135000	12750	153000	15000	180000
Income from Tea sale (D)	4500	54000	4500	54000	4500	54000
Gross Profit (E=C+D)	15750	189000	17250	207000	19500	234000
Electricity bill	400	4800	500	6000	600	7200
Generator bill	230	2760	250	3000	320	3840
Night Guard	30	360	50	600	75	900
Shop Rent	1000	12000	1000	12000	1000	12000
Dish bill	270	3240	300	3600	320	3840
Salary (Self)	6000	72000	6500	78000	7000	84000
Mobile & Others	600	7200	700	8400	800	9600
Non Cash Item:						
Depreciation Expenses	901	10812	901	10812	901	10812
<i>Total Operating Cost (F)</i>	9431	113172	10201	122412	11016	132192
(Net Profit E-F) :	6319	75828	7049	84588	8484	101808
Pay Back	40000		40000		40000	
Retained Income:	35828		44588		61808	

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3(BDT)</b>
<b>1.0</b>	Cash Inflow			
<b>1.1</b>	Investment Infusion by Investor	100000/-		
<b>1.2</b>	Net Profit	75828	84588	101808
<b>1.3</b>	Depreciation (Non cash item)	10812	10812	10812
<b>1.4</b>	Opening Balance of Cash Surplus	-	46640	102040
	Total Cash Inflow	186640	142040	214660
<b>2.0</b>	Cash Outflow			
<b>2.1</b>	Purchase of Product	100000/-	-	
<b>2.2</b>	Payment of GB Loan		-	
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
<b>3.0</b>	Net Cash Surplus	46640	102040	174660

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Well Known Business man in locality.
- ✓ Provide quality products to meet demand of the community.
- ✓ Skill and experience

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ In front of Gulbag Abason prokolpo.

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.



















*Presented at*  
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**For More Information**  
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