

Proposed NU Business Name: **VUIYA GENERAL STORE**



Project identification and prepared by: Shajedur rahman,
Feni Sadar Unit, Feni
Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	Amir hossain
Age	:	09-12-1993 (23 Years)
Education, till to date	:	Fazil
Marital status	:	Un Married
Children	:	Nil
No. of siblings:	:	04 Brothers 03 Sisters
Address	:	Vill: Charmojlishpur ; P.O: Faziler Ghat ; 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	:	SHAHIDI KHATUN
(iii) Father's name	:	RUHUL AMIN
(iv) GB member's info	:	Branch: Charmojlishpur, Dagonvuiya. Centre # 15 (Female), Member ID: 2234, Group No: 04 Member since: 05-02-1998 to 01-05-2006 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(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. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Remittance
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-811711
Family's Contact No.	:	01813-698240
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHIDI KHATUN joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	VUIYA GENERAL STORE
Location	:	Moksedur Rahman Road, Charipur Feni
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/- (from existing business) 75% Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 13 ft= 156 square ft
Security	:	100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

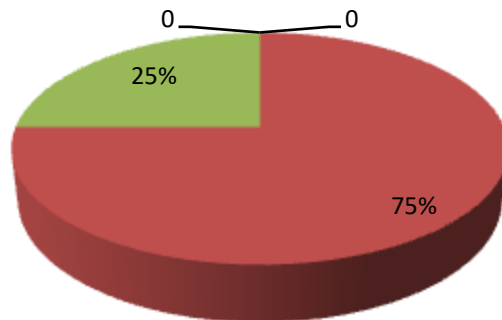
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, etc	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less Variable Expense			
Rent		2,500	30,000
Electricity bill		600	7200
Transportation		500	6000
Salary (self)		5,000	60,000
Entertainment		500	6000
Guard		50	600
Mobile bill		300	3600
Total fixed cost (D)		9,450	113,400
Net Profit (E)= [C-D]		13,050	156,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	3	2000	6,000	5	2000	10,000	16,000
Oil	32	100	3,200	50	100	5,000	8,200
Sugar	1	3200	3,200	3	3200	9,600	12,800
Cosmetics	0	0	30,000	0	0	20,000	50,000
Onion, Garlic	0	0	1,500	0	0	0	1,500
Cold Drinks	10	400	4,000	20	400	8000	12,000
Flour, Wheat	2	1000	2,000	0	0	0	2,000
spice	0	0	3,000	0	0	0	3,000
Mobile Load	0	0	1,000	0	0	0	1,000
Stationary	0	0	8,000	0	0	0	8,000
others	0	0	18,100	0	0	7,400	25,500
Security	1	100,000	100,000	0	0	0	100,000
Total	46	106,600	180,000	78	5700	60,000	240,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 60,000
- Total 240,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, etc	5,500	165,000	1980000	2079000	2182950
Total Sales (A)	5,500	165,000	1980000	2079000	2182950
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, etc	4,675	140,250	1683000	1767150	1855507.5
Total variable Expense (B)	4,675	140,250	1683000	1767150	1855507.5
Contribution Margin (CM) [C=(A-B)]	825	24,750	297000	311850	327442.5
Less Variable Expense					
Rent		2,500	30,000	30,000	30,000
Electricity bill		900	10,800	11,200	11,500
Transportation		800	9600	10,000	10,500
Salary (self)		5000	60,000	60,000	60,000
Entertainment		500	6000	6,000	6,000
		50	600	600	600
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		10,150	121,800	122,800	123,900
Net Profit (E)= [C-D]		14,600	175,200	189,050	203,543
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	175,200	189,050	203,543
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		147,200	308,250
	Total Cash Inflow	245,200	336,250	511,793
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	94,000	24,000	24,000
3	Net Cash Surplus	147,200	308,250	483,793

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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















FAMILY PICTURE