

Proposed NU Business Name: **M/S NOYON STORE**



Project identification and prepared by: by:MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ABDUL AHAD RUBEL
Age	:	19-02-1987 (30 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: Eyaqubpur P.O Atimkhana Bazar, P.S: Dagonvuiyan, 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	:	SAYMONA KHATUN
(iii) Father's name	:	ABDUR RAZZEK
(iv) GB member's info	:	Branch:Eyaqubpur,Dagonbhuyain , Centre # 47(Female), Member ID: 8544, Group No: 04 Member since: 14/06/2007 (10Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan:42300/=
(v) Who pays GB loan installment	:	Mother
(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	:	0 years experience in running business. 08Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828395906
Family's Contact No.	:	01845004444
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAYMONA KHATUN joined Grameen Bank since 10 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

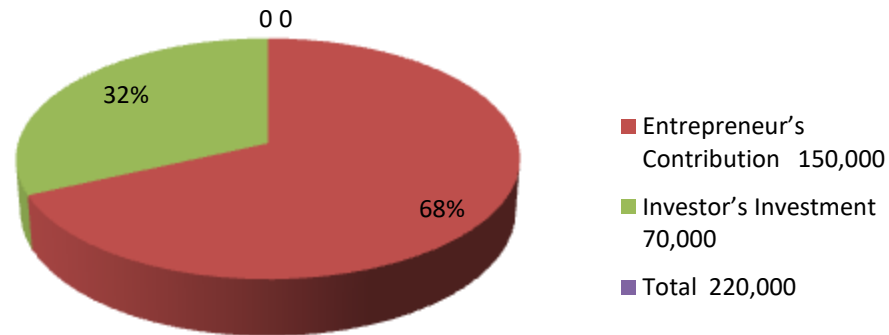
Business Name	:	M/S NOYON STORE
Location	:	Eishakya market ,Atimkhana bazar, Dagonbhuyin.
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10ft= 120square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Softdrink,Chipes,grocery items etc.▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪01 Will be appointed after getting equity money.▪Collects goods from Dagonbhuiyan▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Softdrink,Chipes,grocery items	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Softdrink,Chipes,grocery items	4500	135000	1620000
Total variable Expense (B)	4500	135000	1620000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Rent		700	8400
Electricity Bill		700	8400
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		0	0
Generator		300	3600
Mobile Bill		500	6000
Total fixed cost (D)		8350	100200
Net Profit (E)= [C-D]		6650	79800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drink	0	0	40000	0	0	20000	60000
Chipes	0	0	10000	0	0	0	10000
Shope	0	0	5000	0	0	0	5000
Milk	0	0	5000	0	0	20,000	25,000
Biscuits	0	0	35000	0	0	10,000	45,000
Oil	0	0	10000	0	0	10,000	20,000
Cosmetices	0	0	20000	0	0	0	20,000
Others	0	0	20000	0	0	10,000	30,000
Security	0	0	5000	0	0	0	5,000
Total	0	0	150000	0	0	70,000	220,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
Revenue(Sales)					
Softdrink,Chipes,grocery items etc.	9200	276000	3312000	3477600	3651480
Total Sales (A)	9200	276000	3312000	3477600	3651480
Less Variable Expense					
Softdrink,Chipes,grocery items etc.	8280	248400	2980800	3129840	3286332
Total variable Expense (B)	8280	248400	2980800	3129840	3286332
Contribution Margin (CM) [C=(A-B)]	920	27600	331200	347760	365148
Less Variable Expense					
Rent		700	8400	8400	8400
Electricity Bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		0	0	0	0
Generator		300	3600	3600	3600
Mobile Bill		700	8400	8600	8800
Total fixed cost (D)		14350	172200	172800	173400
Net Profit (E)= [C-D]		13250	159000	174960	191748
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	159000	174960	191748
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151,000	297,960
	Total Cash Inflow	229,000	325,960	489,708
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)	28000	28000	28000
	Total Cash Outflow	78,000	28000	28000
3	Net Cash Surplus	151,000	297,960	461,708

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 08Years
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









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এখানে যাবতীয় কসমেটিকস্ এবং মনোহারী মাল পাইকারী ও খুচরা বিক্রি করা হয়।

এতিমখানা মার্কেট,





