

Proposed NU Business Name: **SANGIDA 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	:	BELLAL HOSSAIN
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class eight
Marital status	:	Married
Children	:	01,Sones, 02daughters
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill:Shouth jayloskor ,Post:jayloskor, 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	:	NURZAHAN BEGUM
(iii) Father's name	:	LETE:ABDUL OHAB
(iv) GB member's info	:	Branch:Jayloskor,Dagonbhuyain , Centre # 07(Female), Member ID: 1545, Group No: 01 Member since: 1995-2002 (07Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:0/=
(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. 10Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711715314
Family's Contact No.	:	01811883232
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURZAHAN BEGUM 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

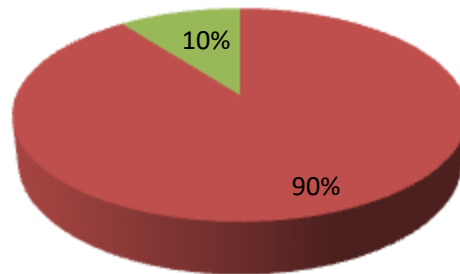
Business Name	:	SANGIDA STORE
Location	:	Chandpur road. silonya bazar, Dagonbhuyin,Feni.
Total Investment in BDT	:	BDT 481,000/-
Financing	:	Self BDT 431,000/- (from existing business) 88% Required Investment BDT 50,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08ft= 96square 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 feni. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Softdrink,Chipes,grocery items	7000	210000	2520000
Total Sales (A)	7000	210000	2520000
Less Variable Expense			
Softdrink,Chipes,grocery items	6300	189000	2268000
Total variable Expense (B)	6300	189000	2268000
Contribution Margin (CM) [C=(A-B)	700	21000	252000
Less Variable Expense			
Rent		2500	30000
Electricity Bill		500	6000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		50	600
Generator		150	1800
Mobile Bill		500	6000
Total fixed cost (D)		10850	130200
Net Profit (E)= [C-D]		10150	121800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	10	2000	20000	15	2000	30000	50000
Dal	5	3000	15000	0	0	0	15000
Oil	0	0	15000	0	0	4000	19000
Biscuit	0	0	20000	0	0	0	20,000
Soft drink	0	0	15000	0	0	0	15,000
Chipes	0	0	5000	0	0	0	5,000
Ata	5	1200	6000	0	0		6,000
Weat	3	2000	6000	0	0		6,000
Suger	3	3200	9600	5	3200	16,000	25,600
Others	0	0	19400	0	0	0	19,400
Security	0	0	300000	0	0	0	300,000
Total	0	0	431000	15	0	50,000	481,000



- Entrepreneur's Contribution 431,000
- Investor's Investment 50,000
- Total 481,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
Revenue(Sales)					
Softdrink,Chipes,grocery items etc.	12450	373500	4482000	4706100	4941405
Total Sales (A)	12450	373500	4482000	4706100	4941405
Less Variable Expense					
Softdrink,Chipes,grocery items etc.	11205	336150	4033800	4235490	4447264.5
Total variable Expense (B)	11205	336150	4033800	4235490	4447264.5
Contribution Margin (CM) [C=(A-B)]	1245	37350	448200	470610	494140.5
Less Variable Expense					
Rent		2500	30000	30000	30000
Electricity Bill		1000	12000	12200	12400
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		50	600	600	600
Generator		150	1800	1800	1800
Mobile Bill		700	8400	8600	8800
Total fixed cost (D)		17050	204600	205200	205800
Net Profit (E)= [C-D]		20300	243600	265410	288340.5
Investment Payback			20,000	20,000	20,000

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

SR#	<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	243600	265410	288340.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		223,600	469,010
	Total Cash Inflow	293,600	489,010	757,351
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	223,600	469,010	737,351

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10Years
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















