

Proposed NU Business Name: **DHALI STORE**



Project identification and prepared by: Md. Moshir Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ROBEL DHALI
Age	:	12-06-1998(29Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	01 daughter
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: Abir para ,P.O ;sirajdikhanP.S: sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ZAHANARA BEGUM
(iii) Father's name	:	NUR ISLAM DHALI
(iv) GB member's info	:	Branch: Rosuniya sirajdikhan, Centre # 8(Female), Member ID: 1618, Group No: 08 Member since: 05-03-2014 (13Years) First loan: BDT 2,000/- Outstanding loan: 5,380/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	10years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-677697
Family's Contact No.	:	01948-500174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ZAHANARA BEGUM joined Grameen Bank since 13 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DHALI STORE
Location	:	Sirajdikhan bazar.
Total Investment in BDT	:	BDT 174,700/-
Financing	:	Self BDT 114,700/- (from existing business) 66% Required Investment BDT 60,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x9 ft= 108 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Biscuit , Tea ,Sugar,etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from sirajdikhan. ▪Agreed grace period is 3 months.

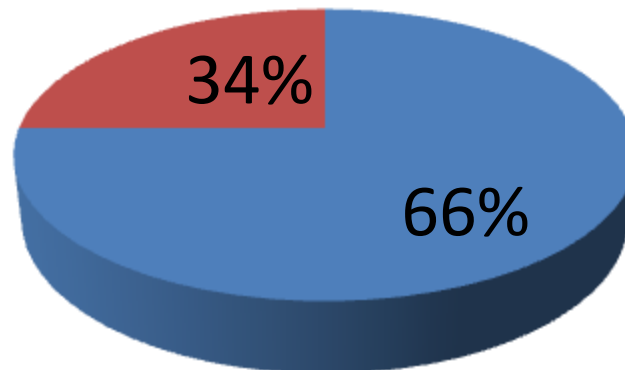
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biuscuit , Tea ,Sugar,etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Biuscuit , Tea ,Sugar,etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Entertainment		200	2,400
Gird		100	1,200
Generator		200	2,400
Mobile bill		200	2,400
Total fixed Cost (D)		9,500	114,000
Net Profit (E) [C-D)		5,500	66,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Soft drink	5	650	3250		10	650	6500	9750
Sop	5	2200	11000		10	2200	22000	33000
Soyabean oil	2	4000	8000		5	4000	20000	28000
Prasut	50	270	13500		30	270	8100	21600
Biscuit	60	350	21000	other	0	0	3400	24400
Solt	2	1600	3200					3200
pepsudent	100	48	4800					4800
Freeze	01	25000	25000					25000
Tv	01	25000	25000					25000
Total			114,700				60,000	174,700

Source of Finance

■ Entrepreneur's contribution 114,700 ■ Investor's Investment 60,000 ■ Total 174,700



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Biuscuit , Tea ,Sugar,etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Biuscuit , Tea ,Sugar,etc.	2,560	76,800	921,600	967,680	1,016,064
Total variable Expense (B)	2,560	76,800	921,600	967,680	1,016,064
Contribution Margin (CM) [C=(A-B)	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Gird		100	1,200	1,200	1,200
Generator		200	2,400	2,520	2,646
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	10,000	10,000	10,000
Total Fixed Cost		9,500	124,000	124,540	125,107
Net Profit (E) [C-D)		9,700	106,400	117,380	128,909
Investment Payback			24,000	24,000	24,000

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

Sl #	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	106,400	117,380	128,909
1.3	Depreciation (Non cash item)	10000	10000	10000
1.4	Opening Balance of Cash Surplus		92,400	195,780
	Total Cash Inflow	176,400	219,780	334,689
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	84,000	24,000	24,000
3	Net Cash Surplus	92,400	195,780	310,689

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 1 Others:0
Experience & Skill : 10 Years
Own Business :10
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





