

Proposed NU Business Name: DABLU STORE

Project identification and prepared by: Eshak Chambugong
Sonatola ,Bogra

Project verified by: Md.Mozahar Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RUBEL HOSSAIN
Age	:	11-11-1982 (34Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son,1 Daughter
No. of siblings:	:	3 Brothers,
Address	:	Vill: Chorpara P.O: Chorpara P.S: Sonatola Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. PAINUR BEGUM
(iii) Father's name	:	MD.ABDUL HOSSAIN
(iv) GB member's info	:	Branch :Hatkormoja Centre 21 (Female), Member ID: 3381, Group No: 04 Member since: 06-01-2000(17 years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 60000, Outstanding Loan: Nill
(v) Who pays GB loan installment	:	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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.10 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749796174
Family's Contact No.	:	01926751497
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. PAINUR BEGUM joined Grameen Bank since 17 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

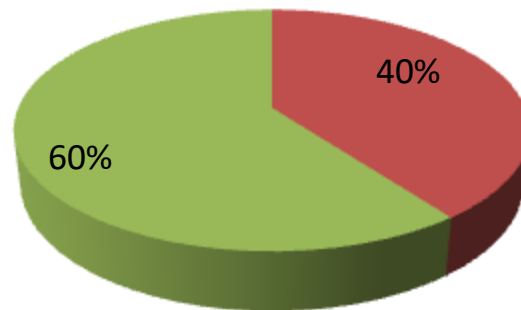
Business Name	:	DABLU STORE
Location	:	Chorpara Bazar, Sonatola, Bogra
Total Investment in BDT	:	BDT 83,000/-
Financing	:	Self BDT 33,000/- (from existing business) 40% Required Investment BDT 50,000/- (as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Soap,Dal,Sugar,Salt, Oil,Flour,rice e.t.c.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Bogra Bazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soap,Dal,Sugar,Salt, Oil,Flour,rice, e.t.c.	2800	84000	1008000
		0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Soap,Dal,Sugar,Salt, Oil,Flour, rice, e.t.c.	2464	73920	887040
Total Variable Expense	2464	73920	887040
Contributon Margin (CM) [C=(A-B)]	336	10080	120960
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		100	1200
Total Fixed Cost (D)		5300	63600
Net Profit (E)= [C-D]		4780	57360

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soap	50	50	2,500	15	230	3,450	5,950
Dal	50	80	4,000	57	80	4,560	8,560
Sugar	5	100	500	33	800	26,400	26,900
Flour	20	50	1,000	41	175	7,175	8,175
oil	30	300	9,000	20	350	7,000	16,000
Rice	50	65	3,250			0	3,250
Others			12,750			1,415	14,165
			0			0	0
Security						0	0
			0			0	0
	128	645	33,000	166	1635	50,000	83000

Source of Finance



- Entrepreneur's Contribution 33,000
- Investor's Investment 50,000
- Total 83,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soap,Dal,Sugar,Salt, Oil,Flour, e.t.c.	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2904	87120	1045440	1097712	1152598
Total Variable Expense	2904	87120	1045440	1097712	1152598
Contributon Margin (CM) [C=(A-B)]	396	11880	142560	149688	157172
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		5300	63600	64000	64400
Net Profit (E)= [C-D]		6580	78960	82908	87053
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	78,960	82908	87053.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58960	121868
	Total Cash Inflow	128,960	141,868	208,921
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	58,960	121,868	188,921

SWOT ANALYSIS

STRENGTH

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