

Proposed NU Business Name: **SHA ALAM OIL STORE**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RAHMAN SABUJ
Age	:	01-01-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	05 Brothers 01 Sister
Address	:	Vill: Katalia ; P.O: Miar Bazar ; P.S: Feni Sadar ; 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	:	SAJEDA AKTER
(iii) Father's name	:	SHA ALAM
(iv) GB member's info	:	Branch: Kalidaho, Feni, Centre # 37 (Female), Member ID: 2213, Group No: 04 Member since: 07-05-1999 To 19-06-2004 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: BDT 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	:	08 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-042939
Family's Contact No.	:	01855-513229
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJEDA AKTER joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SHA ALAM OIL STORE
Location	:	Lalpol, Sonagazi Road, Feni
Total Investment in BDT	:	BDT 396,000/-
Financing	:	Self BDT 326,000/- (from existing business) 82% Required Investment BDT 70,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	09 ft x 20 ft= 180 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobil, Greez, Giar Oil, Hydraulic Oil etc▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Chittagong.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobil, Greez, Giar Oil, Hydraulic Oil etc	10,000	300,000	3600000
Total Sales (A)	10,000	300,000	3600000
Less Variable Expense			
Mobil, Greez, Giar Oil, Hydraulic Oil etc	9,000	270,000	3240000
Total variable Expense (B)	9,000	270,000	3240000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		700	8400
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Entertainment		500	6000
Guard		200	2400
Generator		200	2400
Mobile bill		300	3600
Total fixed cost (D)		10,900	130,800
Net Profit (E)= [C-D]		19,100	229,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobil	7	25000	175,000	1	25000	25,000	200,000
Greez	1	20000	20,000	1	20000	20,000	40,000
Gear Oil	1	32000	32,000	0.5	32000	16,000	48,000
Hydrolic Oil	1	30000	30,000	0	0	0	30,000
Break Oil	1	29000	29,000	0	0	0	29,000
Filter Item	0	0	30,000	0	0	9,000	39,000
Security	1	0	10,000	0	0	0	10,000
Total	11	136000	326,000	2.5	77000	70,000	356,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Mobil, Greez, Giar Oil, Hydraulic Oil etc	10,500	315,000	3780000	3969000	4167450
Total Sales (A)	10,500	315,000	3780000	3969000	4167450
Less Variable Expense					
Mobil, Greez, Giar Oil, Hydraulic Oil etc	9,450	283,500	3402000	3572100	3750705
Total variable Expense (B)	9,450	283,500	3402000	3572100	3750705
Contribution Margin (CM) [C=(A-B)	1,050	31,500	378,000	396,900	416,745
Less Variable Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		1,000	12,000	12,500	13,000
Transportation		3,500	42,000	42,500	43,000
Salary (self)		5000	60,000	60,000	60,000
Entertainment		500	6000	6,000	6,000
Guard		200	2400	2400	2,400
Generator		200	2400	2,400	2,400
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		11,800	141,600	142,800	144,100
Net Profit (E)= [C-D]		19,700	236,400	254,100	272,645
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	236,400	254,100	272,645
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		208,400	434,500
	Total Cash Inflow	306,400	462,500	707,145
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	208,400	434,500	679,145

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 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









SOIL

Zoom

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FAMILY PICTURE

