

Proposed NU Business Name: **NILOY STORE**



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Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | EBADUL KORIM CHOWDHURY |
| Age | : | 19-01-1986 (32 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Married |
| Children | : | 1 Daughter |
| No. of siblings: | : | 2 Brothers & 3 Sisters |
| Address | : | Vill: Kolapara, P.O: Porshuram, P.S: Porshuram, 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 | : | JOTSNA BEGUM CHOWDHURY |
| (iii) Father's name | : | ABDUL KORIM CHOWDHRURY |
| (iv) GB member's info | : | Branch: Porshuram, Centre # 10 (Female), Member ID: 1873, Group No: 03 Member since: 10-08-2008 to 2014 (06 Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT 10,000, Outstanding loan: BDT /- |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | 05 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01875-654686 |
| Mother's Contact No. | : | 01787-763848 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOTSNA BEGUM CHOWDHURY joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | NILOY STORE |
| Location | : | Main road, Porshuram Bazaar, Feni |
| Total Investment in BDT | : | BDT 550,000/- |
| Financing | : | Self BDT 490,000/-(from existing business) 89% Required Investment BDT 60,000/-(as equity) 11% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 15 ft x 10 ft= 150 square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has a grocery shop.▪Average 80% gain on sales.▪The business is operating by entrepreneur. Existing 1 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months. |

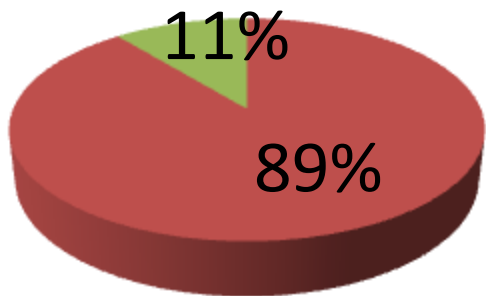
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|---------------|------------------|
| Revenue (sales) | | |
| Grocery item | 90,000 | 1,080,000 |
| Total Sales (A) | 90,000 | 1,080,000 |
| Less. Variable Expense | | |
| Grocery item | 72,000 | 864,000 |
| Total variable Expense (B) | 72,000 | 864,000 |
| Contribution Margin (CM) [C=(A-B)] | 18,000 | 216,000 |
| Less. Fixed Expense | | |
| Electricity Bill | 400 | 4,800 |
| Mobile Bill | 400 | 4,800 |
| Salary (self) | 5,000 | 60,000 |
| Transportation | 300 | 3,600 |
| Entertainment | 300 | 3,600 |
| Rent | 2,000 | 24,000 |
| Salary (staff) | 4,000 | 48,000 |
| Total fixed Cost (D) | 12,400 | 148,800 |
| Net Profit (E) [C-D] | 5,600 | 67,200 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|---------------|----------------|----------|---------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Rice | 10 | 2200 | 22,000 | 1 | 20000 | 20,000 | 42,000 |
| Pulse | 5 | 3500 | 17,500 | 1 | 10000 | 10,000 | 27,500 |
| Oil | 200 | 90 | 18,000 | 1 | 10000 | 10,000 | 28,000 |
| Chili | 100 | 250 | 25,000 | 1 | 10000 | 10,000 | 35,000 |
| Atta | 15 | 1500 | 22,500 | 1 | 10000 | 10,000 | 32,500 |
| Turmeric | 50 | 200 | 10,000 | 0 | 0 | 0 | 10,000 |
| Bran | 15 | 1400 | 21,000 | 0 | 0 | 0 | 21,000 |
| Biscuit | 50 | 10 | 500 | 0 | 0 | 0 | 500 |
| Salt | 200 | 40 | 8,000 | 0 | 0 | 0 | 8,000 |
| Sugar | 8 | 3500 | 28,000 | 0 | 0 | 0 | 28,000 |
| Others | 1 | 17500 | 17,500 | 0 | 0 | 0 | 17,500 |
| Security | 1 | 300000 | 300,000 | 0 | 0 | 0 | 300,000 |
| Total | 655 | 330190 | 490,000 | 5 | 60,000 | 60,000 | 550,000 |

Source of Finance



- Entrepreneur's Contribution 490,000
- Investor's Investment 60,000
- Total 550,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2 Year | 3 Year |
|---|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | |
| Grocery item | 115,000 | 1,380,000 | 1,449,000 | 1,521,450 |
| Total Sales (A) | 115,000 | 1,380,000 | 1,449,000 | 1,521,450 |
| Less. Variable Expense | | | | |
| Grocery item | 92,000 | 1,104,000 | 1,159,200 | 1,217,160 |
| Total variable Expense (B) | 92,000 | 1,104,000 | 1,159,200 | 1,217,160 |
| Contribution Margin (CM) [C=(A-B)] | 23,000 | 276,000 | 289,800 | 304,290 |
| Less. Fixed Expense | | | | |
| Electricity Bill | 400 | 4,800 | 5,500 | 6,000 |
| Mobile Bill | 500 | 6,000 | 7,000 | 8,000 |
| Salary (self) | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | 400 | 4,800 | 5,500 | 6,000 |
| Entertainment | 300 | 3,600 | 3,600 | 3,600 |
| Rent | 2,000 | 24,000 | 24,000 | 24,000 |
| Salary (staff) | 4,000 | 35,000 | 35,000 | 35,000 |
| Total Fixed Cost | 12,600 | 103,200 | 105,600 | 107,600 |
| Net Profit (E) [C-D] | 10,400 | 172,800 | 184,200 | 196,690 |
| Investment Payback | | 24,000 | 24,000 | 24,000 |

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 | 60,000 | | |
| 1.2 | Net Profit | 172,800 | 184,200 | 196,690 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 148,800 | 309,000 |
| | Total Cash Inflow | 232,800 | 333,000 | 505,690 |
| 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 | 148,800 | 309,000 | 481,690 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 05 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

