

Proposed NU Business Name: **YEASIN STORE**



Project identification and prepared by: Md. Shahidul Islam,
Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.YEASIN
Age	:	01-01-1998 (19 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Ulail, P.O: Aouna, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ISMOTARA BEGUM
(iii) Father's name	:	Md.SAFAR ALI
(iv) GB member's info	:	Branch: Solla, Centre # 45 (Female), Member ID: 5614, Group No: 10 Member since: 01/01/2005 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 28,000/- Outstanding loan: BDT 9,567-
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01942-053325
Mother's Contact No.	:	01948-234951
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ISMOTARA BEGUM joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

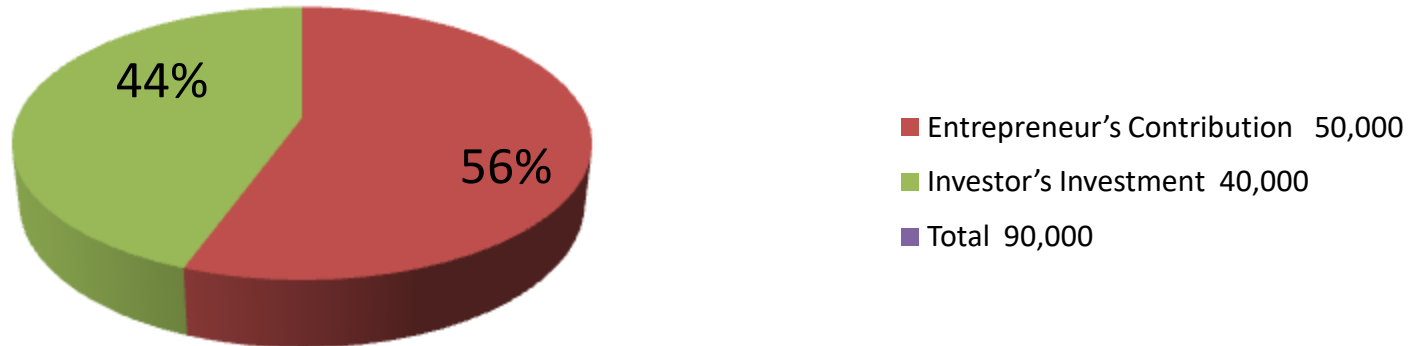
Proposed Nobin Udyokta Business Info

Business Name	:	YEASIN STORE
Location	:	Ulail Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000(from existing business) 50% Required Investment BDT 40,000(as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; soap, cosmetics, detergent etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in own place.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Leather	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Leather	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Electric Bill		150	1800
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		300	3600
Gard		170	2040
Generator		0	0
Salary (Staff-4)		3000	36000
Mobil Bill		200	2400
Total Fixed Cost (D)		9820	117840
Net Profit (E)= [C-D]		5180	62160

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics		20,000	20,000	1	20,000	20,000	40,000
Total grocery item		30,000	30,000		20,000	20,000	40,000
Total			50,000	1		40,000	90,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	3,800	1,14,000	13,68,000	14,36,400	15,08,220
Total Sales (A)	3,800	1,14,000	13,68,000	14,36,400	15,08,220
Less. Variable Expense					
Grocery Item	3,230	96,900	11,62,800	12,20,940	12,81,987
Total variable Expense (B)	3,230	96,900	11,62,800	12,20,940	12,81,987
Contribution Margin (CM) [C=(A-B)]	570	17,100	2,05,200	2,15,460	2,26,233
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		400	4,800	5,000	5,500
Transportation		1,000	12,000	12,500	13,000
Salary (Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,700	3,700
Mobile Bill		500	6,000	6,000	6,000
Total Fixed Cost		7,200	92,400	93,200	94,200
Net Profit (E) [C-D]		9,900	1,18,800	1,22,260	1,32,033
Investment Payback			16000	16000	16000

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

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	224,400	235620	247401
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		208400	428020
	Total Cash Inflow	264,400	440,020	675,421
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	208,400	428,020	659,421

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chandrakhola Bazar,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

