

Proposed NU Business Name: **BRAZIL STORE**



Project identification and prepared by: Zahidul Kamal,
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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIFUR RAHMAN MAMUN
Age	:	20-12-1987 (30 Years)
Education	:	Class 10
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: South Khane Bari ; P.O: Sosordi ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	LATE SOKINA KHATUN
(iii) Father's name	:	KHAYEZ AHMED
(iv) GB member's info	:	Branch: Sosordi . Centre # 32 (Male), Member ID: 3543, Group No: 06 Member since: 01-07-1995 to 23-01-2005 (05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: Nil
(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	:	15 years experience in running business. 12 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-524499
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KYAYEZ AHMED joined Grameen Bank since 12 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	BRAZIL STORE
Location	:	Beside UP Office Sosordi, Feni
Total Investment in BDT	:	BDT 114,000/-
Financing	:	Self BDT 64,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 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; Biscuits, Cold Drinks, Cosmetics etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

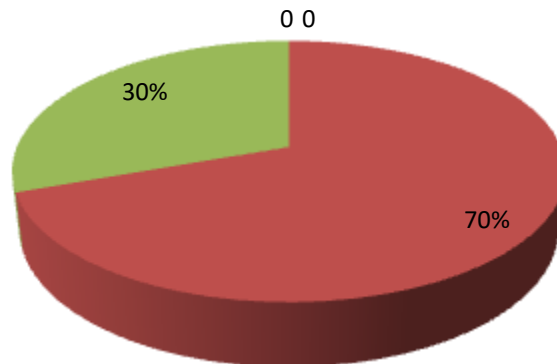
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuits, Cold Drinks, Cosmetics etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Biscuits, Cold Drinks, Cosmetics etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		9,100	109,200
Net Profit (E)= [C-D]		4,400	52,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuits	1000	10	10,000	2000	10	20000	30,000
Cosmetics	0	0	10,000	150	200	30,000	40,000
Frize	1	20000	20,000	0	0	0	20,000
Shocase	1	5000	5,000	0	0	0	5,000
Television	1	8000	8,000	0	0	0	8,000
Fan	1	1000	1,000	0	0	0	1,000
Security	1	0	10,000	0	0	0	10,000
Total	1015	34010	64,000	2150	210	50,000	114,000

Source of Finance



- Entrepreneur's Contribution 114,000
- Investor's Investment 50,000
- Total 164,000

Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Biscuits, Cold Drinks, Cosmetics etc	4,000	120,000	1,440,000	1,512,000	1587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1587,600
Less Variable Expense					
Biscuits, Cold Drinks, Cosmetics etc	3,400	102,000	1,224,000	1285,200	1349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1285,200	1349,460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less Variable Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		800	9,600	10,000	10,000
Transportation		2,300	27,600	28,000	28,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		9,800	117,600	118,600	119,400
Net Profit (E)= [C-D]		8,200	98,400	108,200	118,740
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	98,400	108,200	118,740
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64,400	152,600
	Total Cash Inflow	148,400	172,600	271,340
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)	20,000	20,000	20,000
	Total Cash Outflow	84,000	20,000	20,000
3	Net Cash Surplus	64,400	152,600	251,340

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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









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FAMILY PICTURE

