

Proposed NU Business Name: SAIKAT STORE

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Porshuram Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIKAT HOSSEN
Age	:	20-07-1984 (33 Years)
Education, till to date	:	HSC
Marital status	:	Umarried
Children	:	Daughters & Son
No. of siblings:	:	1 Brothers & Sisters
Address	:	Vill: Chitlia, P.O: Solia 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	:	KOHINUR AKTER
(iii) Father's name	:	MOFIZUR RAHMAN
(iv) GB member's info	:	Branch: Porshuram, Centre # 18 (Female), Member ID: 1585, Group No: 03 Member since: 12-04-2008 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 156000, Outstanding loan: BDT 110000/-
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01811-531553
Mother's Contact No.	:	01985-489434
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR AKTER joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

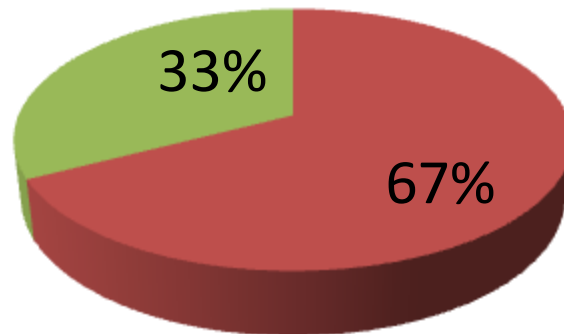
Proposed Nobin Udyokta Business Info

Business Name	:	SAIKAT STORE
Location	:	Dhankunda Mosque road, Porshuram, Feni
Total Investment in BDT	:	BDT 153000/-
Financing	:	Self BDT 103000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; rice,dal ,oil,suger, etc.▪Average gain on 15% sale.▪The business is operating by entrepreneur. Existing no employees.▪None employee will be appointed.▪The shop is rent.▪Collects goods from feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Dal,Oil,Suger,Salt,ETC	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Rice,Dal,Oil,Suger,Salt,ETC	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		800	9600
Electric Bill		1000	12000
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		5500	66000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2,200	11,000	5	2200	11,000	22,000
Dal	2	3,500	7,000	3	7000	21,000	28,000
oil	200	90	18,000			0	18,000
Salt	100	40	4,000			0	4,000
Suger	5	3000	15,000			0	15,000
Soft drink	200	35	7,000			0	7,000
Flour	5	3800	19,000			0	19,000
Others	1	9000	9,000			8,000	17,000
Soap			0	250	40	10,000	10,000
			0			0	0
Sequity	1	10000	10,000			0	10,000
			0			0	0
	519	31665	100000	258	9,240	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 103,000
- Investor's Investment 50,000
- Total 153,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Dal,Oil,Suger,Salt,ETC	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		1000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		8000	96000	96580	97169
Net Profit (E)= [C-D]		7750	93000	97650	102533
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	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73000	150650
	Total Cash Inflow	143,000	170,650	253,183
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	73,000	150,650	233,183

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:1 Others:0
Experience & Skill : 03 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