

Proposed NU Business Name: **BRISTI STORE**



Project identification and prepared by: Md. Aman ulla
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASIKUR ISLAM
Age	:	01-08-1997(20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	01 Brother,01 Sister.
Address	:	Vill: Noyanpur, P.O:Protebpur P.S: Danbhoyian, 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	:	MOMANA AKTAR
(iii) Father's name	:	ABU SUFIAN
(iv) GB member's info	:	Branch:Kadra, Sandbag Centre # 40(Female), Member ID: 3272, Group No: 03 Member since: 10/05/2013 (04Years) First loan: BDT 8,000
Further Information:		Existing Loan: BDT: 20,000, 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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	07years experience in running business. 02 years is won business. He has 05 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01859041388
Family's Contact No.	:	01816832485
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

MOMANA AKTAR joined Grameen Bank since 04 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

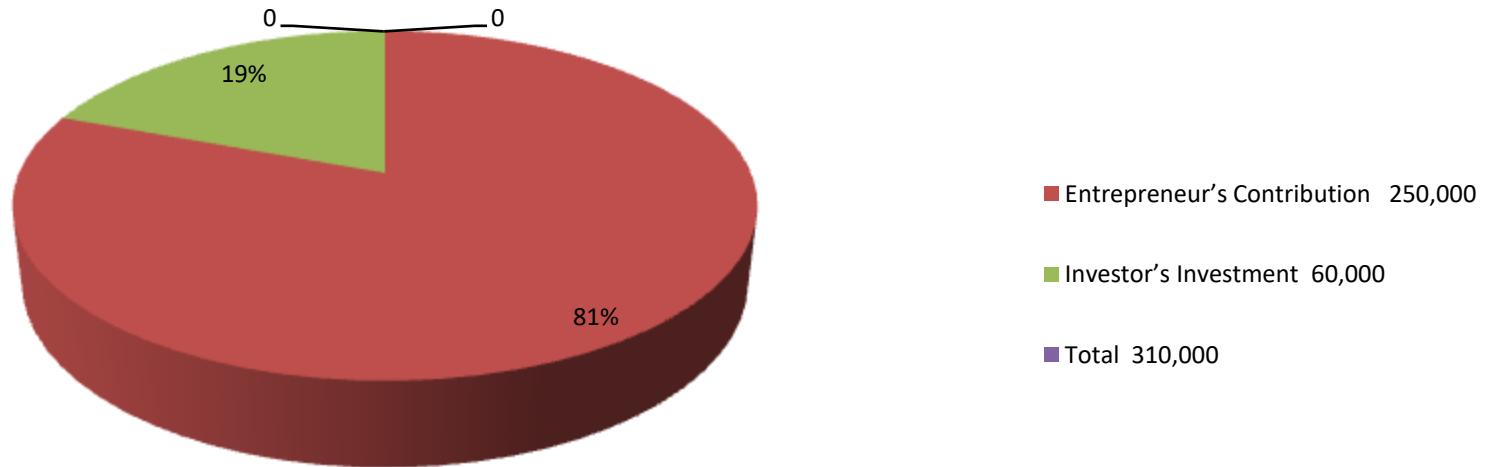
Proposed Nobin Udyokta Business Info

Business Name	:	BRISTI STORE
Location	:	Mowlobi bazar ,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 250,000/-(from existing business) 81% Required Investment BDT 60,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25ft*12ft=300sqreft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Softdrinks,Biscuites,Chipes etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Softdrinks,Biscuites,Chipes etc.	8000	240000	2880000
Total sales (A)	8000	240000	2880000
Less Variable Exp.			
Softdrinks,Biscuites,Chipes etc.	6800	204000	2448000
Total Variable exp. (B)	6800	204000	2448000
Contribution Margin CM [C= (A-B)]	1200	36000	432000
less fixed exp.			
Rent		3000	36000
Electricity bill		1000	12000
Transportation		4000	48000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		150	1800
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		13850	166200
Nit profit		22150	265800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	0	0	40000	0	0	20000	60000
Dal	0	0	20000	0	0	10000	30000
Oil	0	0	30000	0	0	20000	50000
Suger	0	0	20000	0	0	0	20000
Wait/Ata	0	0	15000	0	0	0	15000
Others	0	0	25000	0	0	10000	35000
Security	0	0	100000	0	0	0	100000
Total	0	0	250000	0	0	60000	310000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Softdrinks,Biscuites,Chipes etc.	14356	430680	5168160	5426568	5697896.4
Total Sales (A)	14356	430680	5168160	5426568	5697896.4
less variable Expenses					
Softdrinks,Biscuites,Chipes etc.	12202.6	366078	4392936	4612583	4843211.9
Total variable Expenses (B)	12202.6	366078	4392936	4612583	4843211.9
Contribution Margin (CM)= (A-B)	2153.4	64602	775224	813985.2	854684.46
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		1200	14400	14600	14800
Transportation		5000	60000	32000	34000
Salary (self)		5000	60000	62000	64000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		200	2400	2400	2400
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		20300	243600	218000	222400
Net Profit (E) (C-D)		44302	531624	558205.2	586115.46
Investment Payback			20000	20000	20000

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

SR#	<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	531624	558205.2	586115.46
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		507,624	1,041,829
	Total Cash Inflow	591,624	1,065,829	1,627,945
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	507,624	1,041,829	1,603,945

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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23 24 25 26 27 28 29 30 31

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