

Proposed NU Business Name: **BELAL STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | ARMAN HOSSAIN |
| Age | : | 12-07-1989(28 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 03 Brothers |
| Address | : | Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | ANOWERA BEGUM |
| (iii) Father's name | : | ABDUL ALI |
| (iv) GB member's info | : | Branch:Chorparboti,Companigong. Centre # 12(Female), Member ID: 1879/2, Group No: 05 Member since: 24/02/2010 till (07Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT: 120,000, Outstanding loan:86230/= |
| (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 | : | He has no experience in running business. 08 years is won business. |
| | : | He has no years training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01849863812 |
| Family's Contact No. | : | 01632769247 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni |

ANOWERA BEGUM joined Grameen Bank since 0 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

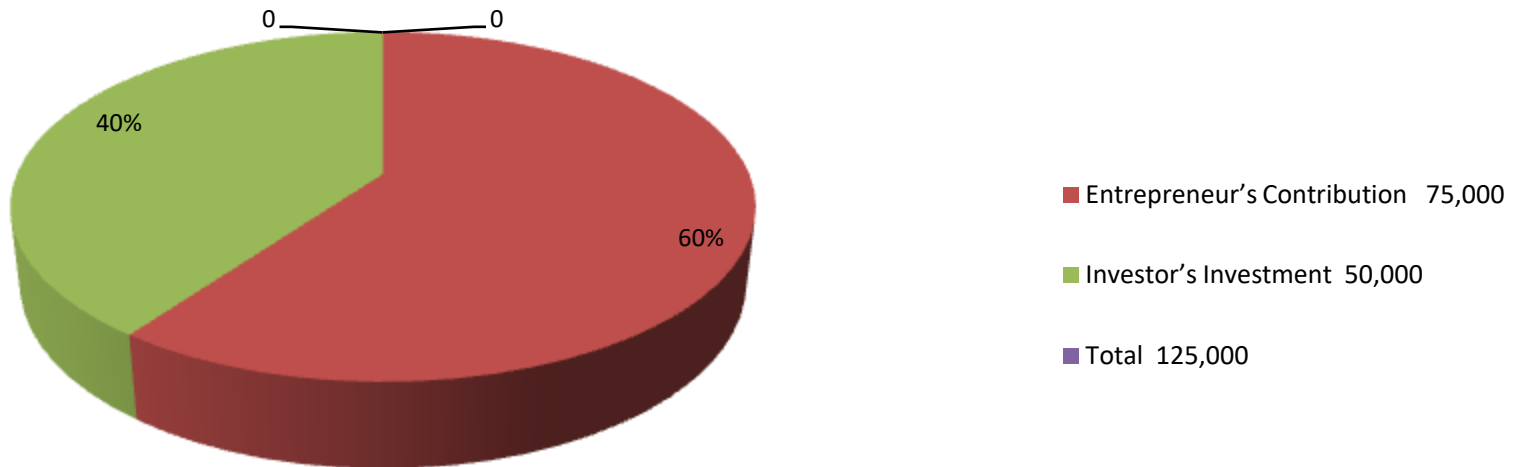
| | | |
|---|---|---|
| Business Name | : | BELAL STORE |
| Location | : | College road, Chowdhury hat, Noakhali. |
| Total Investment in BDT | : | BDT 125,000/- |
| Financing | : | Self BDT 75,000/-(from existing business) 60% Required Investment BDT 50,000/-(as equity) 40% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10ft*10ft=100squareft |
| Security of the shop | : | 25,000/= |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Culling corner etc.▪Average 30% 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 Dagonbhuayin.▪Agreed grace period is 3 months. |
| | | |

| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|---------------|
| Revenue (sales) | | | |
| Culling corner etc. | 3000 | 90000 | 1080000 |
| Total sales (A) | 3000 | 90000 | 1080000 |
| Less Variable Exp. | | | |
| Culling corner etc. | 2100 | 63000 | 756000 |
| Total Variable exp. (B) | 2100 | 63000 | 756000 |
| Contribution Margin CM [C= (A-B)] | 900 | 27000 | 324000 |
| less fixed exp. | | | |
| Rent | | 700 | 8400 |
| Electricity bill | | 550 | 6600 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 5000 | 60000 |
| Salary(staff) | | 0 | 0 |
| Entertainment | | 150 | 1800 |
| Gird | | 50 | 600 |
| Generator | | 150 | 1800 |
| Mobile bill | | 500 | 6000 |
| total fixed cost (D) | | 7600 | 91200 |
| Nit profit | | 19400 | 232800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------|------------|--------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Coldrinks | 0 | 0 | 8000 | 0 | 0 | 8000 | 16000 |
| Biscuites | 0 | 0 | 10000 | 0 | 0 | 10000 | 20000 |
| Chipes | 0 | 0 | 10000 | 0 | 0 | 10000 | 20000 |
| Codesmilk | 0 | 0 | 2000 | 0 | 0 | 2000 | 4000 |
| Others | 0 | 0 | 20000 | 0 | 0 | 20000 | 40000 |
| Security | 0 | 0 | 25000 | 0 | 0 | 0 | 25000 |
| Total | | | 75000 | | | 50000 | 125000 |

Source of Finance



Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|-------|---------|--------------|--------------|--------------|
| Revenue (sales) | | | | | |
| Culling corner etc. | 3800 | 114000 | 1368000 | 1436400 | 1508220 |
| Total Sales (A) | 3800 | 114000 | 1368000 | 1436400 | 1508220 |
| less variable Expenses | | | | | |
| Culling corner etc. | 2660 | 79800 | 957600 | 1005480 | 1055754 |
| Total variable Expenses (B) | 2660 | 79800 | 957600 | 1005480 | 1055754 |
| Contribution Margin (CM)= (A-B) | 1140 | 34200 | 410400 | 430920 | 452466 |
| Less Fixed Expenses | | | | | |
| Rent | | 700 | 8400 | 8400 | 8400 |
| Electricity bill | | 700 | 8400 | 8600 | 8800 |
| Transportation | | 1000 | 12000 | 12200 | 12400 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(staff) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Gird | | 50 | 600 | 600 | 600 |
| Generator | | 150 | 1800 | 1800 | 1800 |
| Mobile bill | | 700 | 8400 | 8600 | 8800 |
| Total Fixed Cost | | 13500 | 162000 | 162600 | 163200 |
| Net Profit (E) (C-D) | | 20700 | 248400 | 260820 | 273861 |
| 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 | 50,000 | | |
| 1.2 | Net Profit | 248400 | 260820 | 273861 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 228,400 | 469,220 |
| | Total Cash Inflow | 298,400 | 489,220 | 743,081 |
| 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 | 20000 | 20000 |
| 3 | Net Cash Surplus | 228,400 | 469,220 | 723,081 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :08 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















FAMILY PICTURE

