

Proposed NU Business Name: **BOSHOR STORE**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram, Feni.

Project verified by: Susanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KHAIRUL ALAM
Age	:	12-05-1996(21 Years)
Education, till to date	:	Class-Five
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	No
Address	:	Vill:Citholia, P.O:Sholia, 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	:	KHODEZA AKTER
(iii) Father's name	:	ABUL BOSHOR
(iv) GB member's info	:	Branch: Porshuram, Centre # 26(Female), Member ID:8075, Group No: 09 Member since: 10-05-2007-2017 (10 years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: 13000/-
(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	:	0years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-406116
Mother's Contact No.	:	01827-380177
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEZA AKTER joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

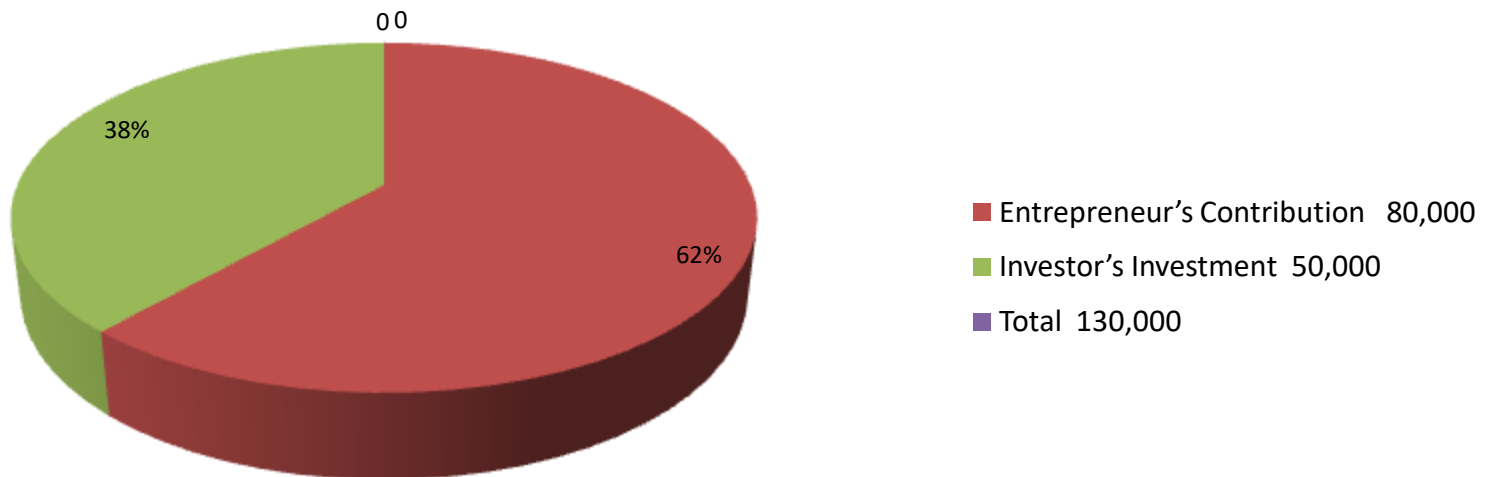
Business Name	:	BOSHOR STORE
Location	:	Citholia mosque road,solia ,Porshuram,Feni.
Total Investment in BDT	:	BDT: 130,000/-
Financing	:	Self BDT: 80,000(from existing business) 62% Required Investment BDT: 50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft. = 200square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Biscute,chanacur,cake,tea,others..▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing employee.▪He is doing his business in renting place.▪Collects goods from Parshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
biscut,chanacur,cake,others.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
biscut,chanacur,cake,others.	2700	81000	972000
Total Variable Expense	2700	81000	972000
Contributon Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		700	8400
Electric Bill		200	2400
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		2700	32400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
biscute	5,000		5,000
chanacur	3,000		3,000
cake	1,000	0	1,000
chipes	1,000	0	1,000
tea-pan	10,000	0	10,000
others	50,000	0	50,000
oil	0	15,000	15,000
atta	0	10,000	10,000
dal+rice	0	25,000	25,000
security	10,000	0	10,000
Total	80,000	50,000	130,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscut,chanacur,cake,others.	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
biscut,chanacur,cake,others.	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		200	2400	2700	3000
Transportaion		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6300	75600	76060	76523
Net Profit (E)= [C-D]		5700	68400	71820	75411
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	99,120	104076	109279.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79120	163196
	Total Cash Inflow	149,120	183,196	272,476
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	79,120	163,196	252,476

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Citholia mosque
road,Solia,Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

