

Proposed NU Business Name: **SAHAB UDDIN STORE**



Project identification and prepared by: Aowlad Hossain ,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAHAB UDDIN
Age	:	05-01-1985 (32 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	03 Daughters
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Moruar Char ; P.O: Miyar Bazar ; P.S: Feni Sadar ; 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	:	MON BIYA
(iii) Father's name	:	ABDUL KADER
(iv) GB member's info	:	Branch: Baligaon ; Centre # 14 (Female), Member ID: 2283, Group No: 08 Member since: 01-07-2003 to 2009 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(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	:	20 years experience in running business. 09 Years in own business. He has no training
Other Own/Family Sources of Income	:	Shop Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862-297875
Family's Contact No.	:	01826-591985
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MON BIYA joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SAHAB UDDIN STORE
Location	:	Moruar Char, Barai Pond, Feni
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, 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.

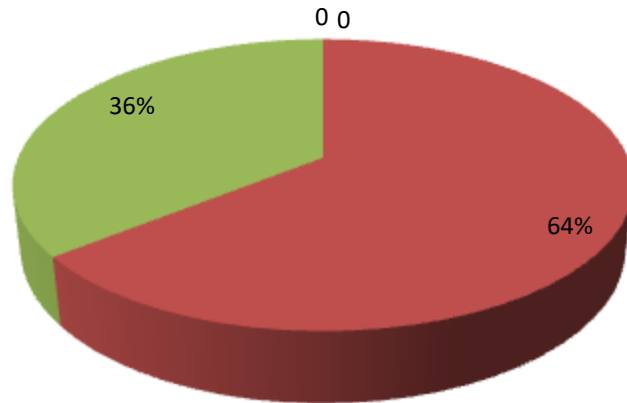
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, etc	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Electricity bill		700	8,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Mobile bill		500	6,000
Total fixed cost (D)		8,700	104,400
Net Profit (E)= [C-D]		9,300	111,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	2300	11,500	7	2300	16100	27,600
Dal	2	2500	5,000	1	2500	2,500	7,500
Oil	4	1200	4,800	5	1200	6,000	10,800
Sugar	1	2500	2,500	1	2500	2,500	5,000
Wheat, Flour	6	1700	10,200	0	0	0	10,200
Cosmetics	1	5000	5,000	1	5000	5,000	10,000
Cold Drinks	10	500	5,000	10	500	5,000	10,000
Spice	1	10000	10,000	0	0	0	10,000
Mobile Load	1	15000	15,000	0	0	0	15,000
Others	1	21000	21,000	1	12900	12900	33,900
Total	32	61700	90,000	26	26900	50,000	140,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, etc	5,500	165,000	1980000	2079000	2182950
Total Sales (A)	5,500	165,000	1980000	2079000	2182950
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, etc	4,675	140,250	1683000	1767150	1855507.5
Total variable Expense (B)	4,675	140,250	1683000	1767150	1855507.5
Contribution Margin (CM) [C=(A-B)	825	24,750	297000	311850	327442.5
Less Variable Expense					
Electricity bill		1,000	12,000	12,500	13,000
Transportation		2,500	30,000	31,000	32,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		600	7,200	7,500	78,000
Total fixed cost (D)		9,600	115,200	117,000	189,000
Net Profit (E)= [C-D]		15,150	181,800	194,850	138,443
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	181,800	194,850	138,443
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		161,800	336,650
	Total Cash Inflow	231,800	356,650	475,093
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	70,000	20,000	20,000
3	Net Cash Surplus	161,800	336,650	455,093

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barai Pukur, Moruar Char
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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পূর্ণ স্নায়ুসিক্ত
শ্রীমতা দুধ

আমার আমার
কমলাসুন্দর

শাহবুদ্দিন স্টোর

বাড়ীপুকুরপাড়, মকস্যাচর, ফেনী।
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YAMAHA

FAMILY PICTURE

