

Proposed NU Business Name: **RUHUL AMIN STORE**



Project identification and prepared by: Zahidul Kamal,
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NURNOBI SOBUJ
Age	:	05-04-1995 (23 Years)
Education, till to date	:	Class ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02Brothers.02 Sisters
Address	:	Vill: Dokhin khaner ;P.O:Sorsadi ; 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	:	HOSNA BEGUM
(iii) Father's name	:	RUHUL AMIN
(iv) GB member's info	:	Branch: Sorsadi, Feni, Centre # 32 (male), Member ID: 3304, Group No: 06 Member since: 1998 (15 Years, Running) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: 6000/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	no years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01632422611
Family's Contact No.	:	01814948519
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNA BEGUM joined Grameen Bank since 15 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	:	RUHUL AMIN STORE
Location	:	Sorsadi Bazar , Feni
Total Investment in BDT	:	BDT: 206,700 /-
Financing	:	Self BDT: 1,56,700/- (from existing business) 76% Required Investment BDT: 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery, Cosmetics 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.

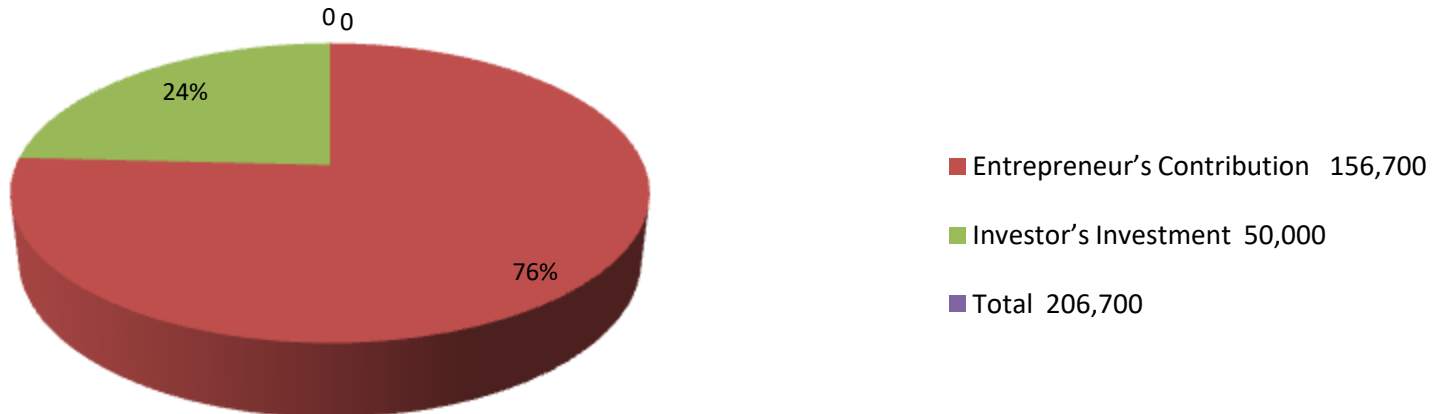
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery, Cosmetics Etc.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Grocery, Cosmetics Etc.	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less Variable Expense			
Rent		700	8,400
Electricity bill		900	10,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Night Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed cost (D)		9,200	110,400
Net Profit (E)= [C-D]		13,300	159,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	0	0	40,000	0	0	20000	60,000
Milk	30	390	11,700	30	390	11,700	23,400
Biscuites	500	20	10,000	500	20	10,000	20,000
Chanachur	100	20	2,000	100	20	2,000	4,000
Kaywel	60	50	3,000	0	0	0	3,000
Cold Drink	10	500	5,000	12	500	6,000	11,000
Acher	200	35	7,000	0	0	300	7,300
Shop	200	30	6,000	0	0	0	6,000
Egg	10	200	2,000	0	0	0	2,000
Others	0	0	20,000	0	0	0	20,000
Security	0	0	50,000	0	0	0	50000
Total	1110	1245	156,700	642	930	50,000	206,700

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery, Cosmetics Etc.	6,000	180,000	2160000	2268000	2381400
Total Sales (A)	6,000	180,000	2160000	2268000	2381400
Less Variable Expense					
Grocery, Cosmetics Etc.	5,100	153,000	1836000	1927800	2024190
Total variable Expense (B)	5,100	153,000	1836000	1927800	2024190
Contribution Margin (CM) [C=(A-B)	900	27,000	324000	340200	357210
Less fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		1,500	18,000	18,200	18,400
Transportation		2,200	26,400	26,600	26,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		500	6,000	6,000	6,000
Night Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8,400	8,600	8,800
Total fixed cost (D)		12,900	154,800	155,400	156,000
Net Profit (E)= [C-D]		14,100	169,200	184,800	201,210
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	169,200	184,800	201,210
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149,200	314,000
	Total Cash Inflow	219,200	334,000	515,210
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	149,200	314,000	495,210

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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

