

Proposed NU Business Name: YUSUF STORE.



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Mijanur Rahman patuary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.YOUSUB ALI.
Age	:	12/11/1986(32 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	2 Son,1 Daughter.
No. of siblings:	:	2 Brothers,1 sister.
Address	:	Vill: Vobanipor, P.O: Hatgodagari, P.S:paba, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. LILY BIBI.
(iii) Father's name	:	LATE:ABDUL JOBBER.
(iv) GB member's info	:	Branch: parila paba,Centre # 25(Female), Member ID: 4273/3, Group No: 11 Member since:05/02/2014 Running(4 years) First loan: BDT-20,000.
Further Information:		Existing Loan: BDT 20000. Outstanding loan:NO.12900
(v) Who pays GB loan installment	:	Self.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789747757
Mother's Contact No.	:	01854690377
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LILY BIBI. joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

Proposed Nobin Udyokta Business Info

Business Name	:	YUSUF STORE.
Location	:	Bobanipur,Pava,Rajshahi,
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000/-(from existing business) 71% Required Investment BDT 60,000/-(as equity)29%
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 of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like grocery goods.▪The business is operating by entrepreneur.▪Existing no employees.▪The shop is rent.▪Agreed grace period is 3 months.

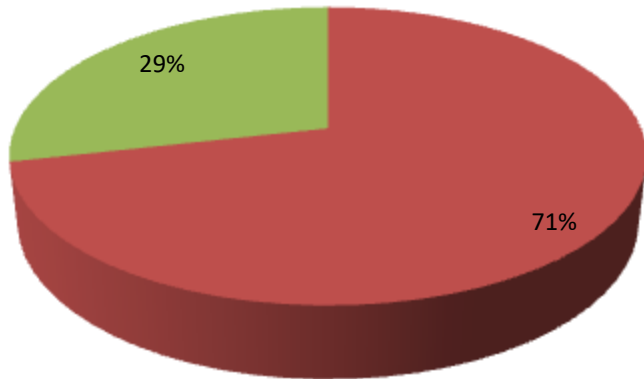
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sale	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Product cost	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
House rant		600	7,200
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		100	1,200
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	10	2000	20,000	10	2,000	20,000	40,000
Wheat	10	850	8,500	0	0	20,000	28,500
bakary goods			15,000	0	0	0	15,000
Oil	0	0	10,000	0	0	10,000	20,000
Spice	0	0	5,000	0	0	0	5,000
Cosmatic	0	0	10,000	1	0	0	10,000
Others	0	0	11,000	0	0	0	11,000
Water	0	0	0	0	0	0	0
Security	0	0	60,500	0	0	0	60,500
Others	0	0	150,000	0	0	60,000	210,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 60,000

■ Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Product cost	5,400	162,000	1,944,000	2,041,200	2,143,260
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	2,143,260
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
House rant		600	7,200	7,200	7,200
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		100	1,200	1,200	1,200
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,500	78,000	78,000	78,000
Net Profit (E) [C-D]		11,500	138,000	148,800	160,140
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	138,000	148,800	160,140
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		114,000	238,800
	Total Cash Inflow	198,000	262,800	398,940
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	114,000	238,800	374,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Bobanipor,pava.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

