

Proposed NU Business Name: **PERVIN STORE**



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

Project verified by: MD Abodat Hossain



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD OLIULLAH</b>
Age	:	19-08-1993 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04 Brothers, 01 Sister
Address	:	Vill: Aliarpur, P.O: Dagonvuiyan, P.S: Dagonvuiyan, 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	:	<b>ROWSON ARA BEGUM</b>
(iii) Father's name	:	<b>LATE:MD:ABUL KALAM</b>
(iv) GB member's info	:	Branch:Dagonbhuyain, Centre # 18(Female), Member ID: 1233, Group No: 01 Member since: 1999 To 2007 (07Years) First loan: BDT 3000 /-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan:
(v) Who pays GB loan installment	:	Brother
(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	:	No years experience in running business. 5 years is won business. He has no year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788297883
Family's Contact No.	:	01830273733
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**ROWSON ARA BEGUM** joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultural

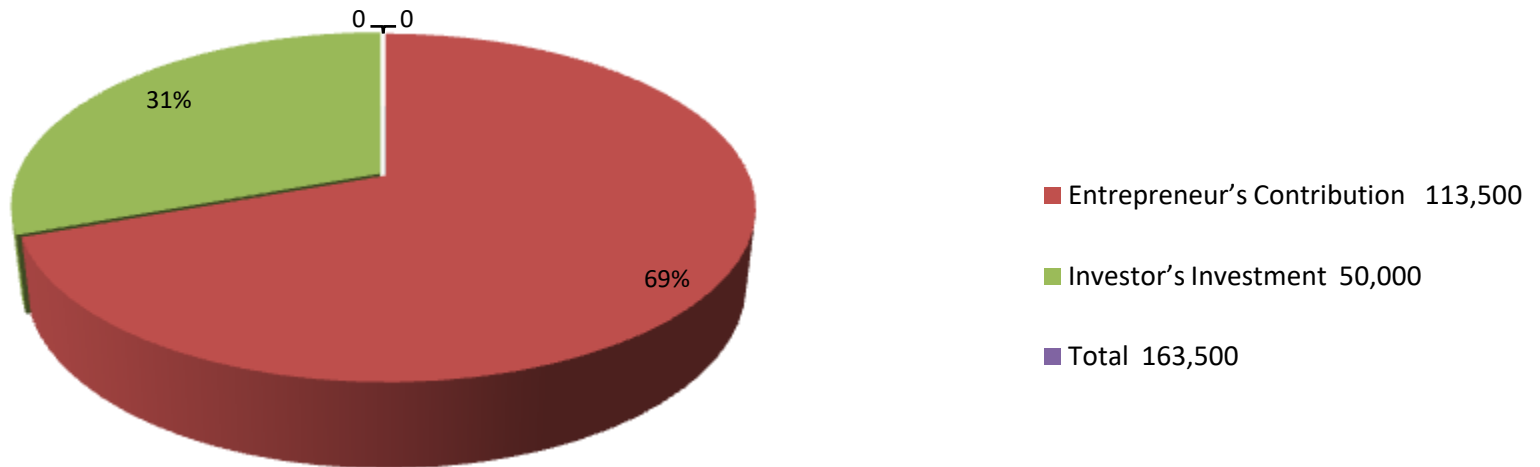
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>PERVIN STORE</b>
Location	:	Borderer nessa school fornt,Aiyearapur,Dagonvuiyan.
Total Investment in BDT	:	BDT1,63,500/-
Financing	:	Self BDT 1,13,500/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Grocery items etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Grocery items	5,000	150000	1800000
<b>Total sales (A)</b>	5,000	150000	1800000
<b>Less Variable Exp.</b>			
Grocery items	4000	120000	1440000
<b>Total Variable exp. (B)</b>	4000	120000	1440000
<b>Contribution Margin CM [C= (A-B)]</b>	1000	30000	360000
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		300	3600
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		8000	96000
<b>Nit profit</b>		<b>22000</b>	<b>264000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Coldrinks	0	0	3000	0	0	0	3000
Rices	5	2500	12500	0	0	15000	27500
Dal	3	3000	9000	0	0	5000	14000
Oil	0	0	15000	0	0	0	15000
Ginger	0	0	2000	0	0	0	2000
Patato	0	0	12000	0	0	5000	17000
Chipes	0	0	5000	0	0	0	5000
Biscuites	0	0	15000	0	0	5000	20000
Others	0	0	20000	0	0	20000	40000
<b>security</b>	<b>0</b>	<b>0</b>	<b>20000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20000</b>
<b>Total</b>	<b>8</b>	<b>5500</b>	<b>113500</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>163500</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery items	6200	186000	2232000	2343600
<b>Total Sales (A)</b>	6200	186000	2232000	2343600
less variable Expenses				
Grocery items	4960	148800	1785600	1874880
Total variable Expenses (B)	4960	148800	1785600	1874880
<b>Contribution Margin (CM)= (A-B)</b>	1240	37200	446400	468720
<b>Less Fixed Expenses</b>				
Rent		1000	12000	12000
Electricity bill		500	6000	6200
Transportation		1500	18000	18200
Salary (self)		5000	60000	60000
Salary(staff)		5000	60000	60000
Entertainment		200	2400	2400
Gird		0	0	0
Generator		0	0	0
Mobile bill		700	8400	8600
<b>Total Fixed Cost</b>		13900	166800	175140
<b>Net Profit (E) (C-D)</b>		23300	279600	293580
Investment Payback			<b>30000</b>	<b>30000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	<b>279600</b>	<b>293580</b>
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		249,600
	<b>Total Cash Inflow</b>	329,600	543,180
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	249,600	513,180

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 30 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















## FAMILY PICTURE

