

Proposed NU Business Name: **NAHAR STORE**

Project identification and prepared by: MD. SOZAD ALI
Godagari Unit , Rajshahi

Project verified by: MD. MIZANUR RAHMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RUHOL AMIN
Age	:	30/12/1993(24Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Sister
Address	:	Vill: Comedpur,P.O: Kakonhat,P.S: Godagari, 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. REHENA BEGUM
(iii) Father's name	:	MD.MOHASIN ALI
(iv) GB member's info	:	Branch:Pagdi,godagari, Centre #02(Female), Member ID: 8023/3, Group No:10 Member since:02/01/2015 First loan: BDT -20000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:14860
(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	:	08years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01775231897
Father's Contact No.	:	01731035291
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REHENA BEGUM joined Grameen Bank since 03 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

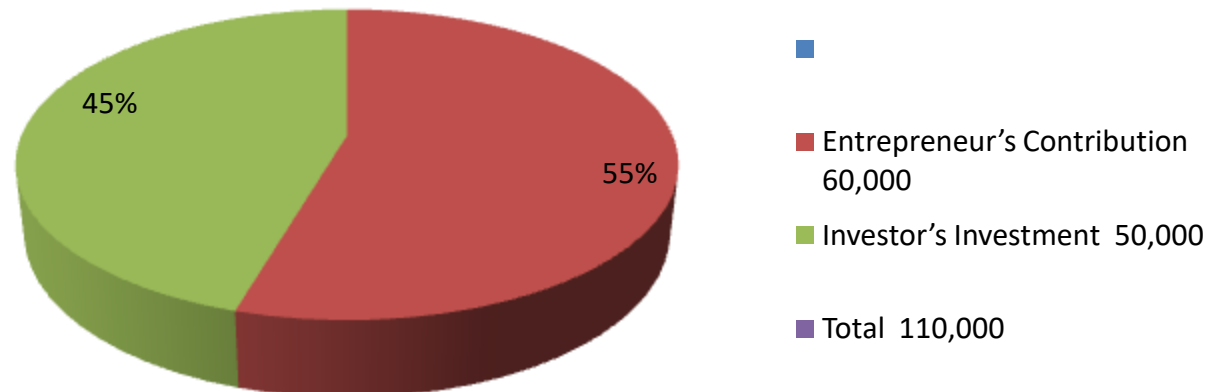
Business Name	:	NAHAR STORE
Location	:	komrdpur, Kakonhat,Godagari, Rajshahi
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 60000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sugar, Horliks, Dal, Flour, Cosmetics, Biscuits etc.▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is Rent.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sugar, Horliks, Dal,, Cosmetices, Biscuits etc	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Sugar, Horliks, Dal, Flour, Cosmetices, Biscuits etc	2400	72000	864000
Total Variable Expense (B)	2400	72000	864000
Contribution Margin(CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6000
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		300	3600
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		6000	72000
Net Profit (E) [C-D]		12000	144000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Sugar	2700	0	2700
Tationary	5000	0	5000
Serelaks	0	0	0
Oill	5000	0	5000
Moyda	900	0	900
Rice	2000	20000	22000
Cosmetics	20000	10000	30000
Biscuits	5000	10000	15000
Chaips, Chana	5000	10000	15000
Dezal	14740	0	14740
Total	60000	50000	110000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Sugar, Horliks, Dal, Flour, Cosmetices, Biscuits etc	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense					
Sugar, Horliks, Dal, Flour, Cosmetices, Biscuits etc	3200	96000	1152000	1209600	1270080
Total Variable Expense (B)	3200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6000	6500	7000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		300	3600	4000	4500
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		6000	72000	73200	74500
Net Profit (E) [C-D]		18000	216000	229200	243020
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	216000	229200	243020
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		196000	405200
	Total Cash Inflow	266000	425200	648220
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	196000	405200	628220

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :Komedpur, Kakonhat,
Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest





