

Proposed NU Business Name: CHAR BHAI STORE



Project identification and prepared by: Md Mozaharul Islam ,
Bagura Sadar, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NAZMUL HAQUE
Age	:	22-09-1990 (26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	NII
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Gondogram , P.O: Bogura Sadar , P.S: Bogura Sadar , Dist: Bagura
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 ANOWARA BEGUM
(iii) Father's name	:	MD ABDUS SALAM
(iv) GB member's info	:	Branch: Sultangao, Shahjahanpur, Centre # 55(Female), Member ID: 3663, Group No:01 Member since: 03-04-2001 to 2008 (07Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 12000, Outstanding loan: Nil;
(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	:	10 years experience in running business. Own business 10 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713700007
Mother's Contact No.	:	01740841578
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Bogura Sadar Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ANOWARA BEGUM joined Grameen Bank since 07 years ago. At first she took 12000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHAR BHAI STORE
Location	:	Banani Bus Stand, Bogura
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 120,000/-(from existing business) 55% Required Investment BDT 100,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft = 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Rice, Soft drinks, Cosmetics▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity money.▪The shop is own.▪Collects goods from Bogura, Sherpur▪Agreed grace period is 3 months.

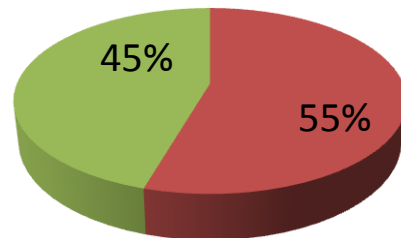
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Flour, Soft drinks, Soap, Cosmetics etc	4600	138000	1656000
Total Sales (A)	4600	138000	1656000
Less Variable Expense			
Rice, Flour, Soft drinks, Soap, Cosmetics etc	3910	117300	1407600
Total variable Expense (B)	3,910	117300	1407600
Contribution Margin (CM) [C=(A-B)]	690	20700	248400
Less Variable Expense			
Rent		2,000	24000
Electricity bill		700	8400
Transportation		3,000	36000
Salary (self)		5000	60000
Entertainment		1000	12000
Mobile bill		600	7200
Total fixed cost (D)		12,300	147600
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			t	
Soyabin	100	83	8,300	100	300	30,000	38,300
Rice	700	35	24,500	2	14000	28,000	52,500
Pulse	34	150	5,100	20	700	14,000	19,100
Ditergent,soap, Chips, Chanachur	160	300	48,000	0	0	8,000	56,000
Other spices	0	0	15,000	0	0	0	15,000
Cosmetics	0	0	19,100	0	0	20,000	39,100
Total		568	120,000	122	0	100,000	220,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 100,000
- Total 220,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Rice, Flour, Soft drinks, Soap, Cosmetics etc	7800	234000	2808000	2948400
Total Sales (A)	7800	234000	2808000	2948400
Less Variable Expense				
Rice, Flour, Soft drinks, Soap, Cosmetics etc	6630	198900	2386800	2506140
Total variable Expense (B)	6,630	198900	2386800	2506140
Contribution Margin (CM) [C=(A-B)	1,170	35100	421200	442260
Less Variable Expense				
Rent		2,000	24,000	24,000
Electricity bill		900	10800	6,300
Transportation		3,500	42000	5,600
Salary (self)		5000	60000	60,000
Salary(Staff)		6000	72000	72,000
Entertainment		1000	12000	12,000
Mobile bill		650	7800	8,000
Total fixed cost (D)		19,050	228600	187,900
Net Profit (E)= [C-D]		16050	192600	254,360
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	192,600	254,360
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,600
	Total Cash Inflow	292600	386960
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	132,600	326960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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





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BANGI

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FAMILY PICTURE

