

Proposed NU Business Name: **MIYAZI STORE**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUL AMIN MAMUN
Age	:	12-05-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	NIL
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Subolpur ; P.O: Khaiyara ; P.S: Feni Sadare ; 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	:	SAHANARA BEGUM
(iii) Father's name	:	MD. NURUL HUDA
(iv) GB member's info	:	Branch: Kalidaha, Feni, Centre # 19 (Female), Member ID: 3471, Group No: 04 Member since: 17-04-2008 to 23-03-2016 (08 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 5,000 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. 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.	:	01827-582583
Family's Contact No.	:	01845-118967
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHANARA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MIYAZI STORE
Location	:	khaiyara, Feni
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 120,000/- (from existing business) 60% Required Investment BDT 80,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, Soft drinks 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.

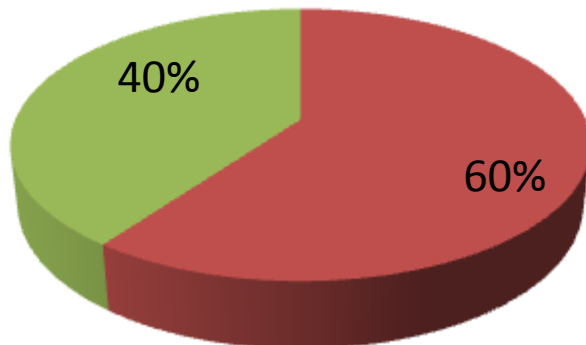
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, Soft drinks etc	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, Soft drinks etc	4,250	127500	1530000
Total variable Expense (B)	4,250	127500	1530000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		7,300	87600
Net Profit (E)= [C-D]		15,200	182400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Soft Drink	20	500	10,000	50	500	25,000	35,000
Rice	10	2000	20,000	0	0	0	20,000
Dal	3	1666	5,000	0	0	0	5,000
Sugar	1	3300	3,300	0	0	0	3,300
Potato, onion, Garlic	0	0	10,000	0	0	0	10,000
Wheat, Flure	0	0	10,000	0	0	0	10,000
Oil	10	1500	15,000	5	1500	7,500	22,500
Cosmetics	0	0	20,000	0	0	30,000	50,000
Muri ,Chanachur	0	0	10,000	0	0	0	10,000
Juice	10	700	7,000	21	700	15,000	22,000
Others			9,700	0	0	2,500	12,200
Total		0	120,000		0	80,000	200,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 80,000
- Total 200,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, Soft drinks etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, Soft drinks etc	4,675	140,250	1,683,000	1,767,150	1,855,508
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150	1,855,508
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	311,850	327,443
Less Variable Expense					
Electricity bill		800	9,600	10,000	10,500
Transportation		1,400	16,800	17,200	17,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		8,100	97,200	98,200	99,300
Net Profit (E)= [C-D]		16,650	199,800	213,650	228,143
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	199,800	213,650	228,143
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		167,800	349,450
	Total Cash Inflow	179,800	381,450	577,593
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	167,800	349,450	545,593

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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























