

Proposed NU Business Name: **OPU STORE**



Project identification and prepared by: Md: Nurul Islam , Kaliakair
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOHANUR
Age	:	15/11/1998 (19Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Not applicable
No. of siblings:	:	1 Brothers .
Address	:	Vill: Vulua P.O: Chondra P.S: Kaliakair, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASEIA BEGUM
(iii) Father's name	:	AB: HAMID
(iv) GB member's info	:	Branch: Ataboho, kaliakair , Centre # 75 (Female), Member ID: 6564/1, Group No: 08 Member since: 13/03/2007 (10 Years) First loan: BDT 5,000 /- Last loan :20,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 12,500
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes (house rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01956-425502
Family's Contact No.	:	01996-196657
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASEIA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	OPU STORE
Location	:	Vulua Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 11 ft= 110 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, sop, oil etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is wonerd.▪Collects goods from Company.▪Agreed grace period is 3 months.

Existing Business (BDT)

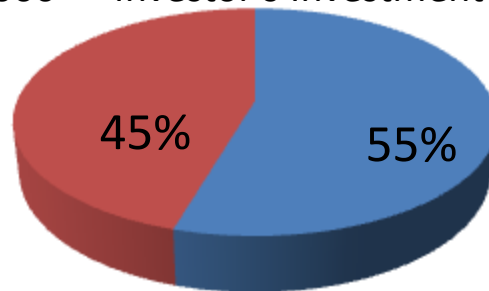
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink,biskit,balb,milk etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Soft drink,biskit,balb,milk etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		500	6,000
Mobile Bill		100	1,200
Entertainment		100	1,200
Salary		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Soiabian oil	16	90	1,440	40	3,600	5,040
Suger	20	65	1,300	50	3,250	4,550
Flower	20	26	520	50	1,300	1,820
Sop	50	45	2,250	70	3,150	5,400
Biskit	70	45	3,150	70	3,150	6,300
Coiol	40	50	2,000	40	2,000	4,000
Coconat oil	15	150	2,250	30	4,500	6,750
Cosmatik	40	100	4,000	50	5,000	9,000
Sorisa oil	20	140	2,800	40	5,600	8,400
Lobon	20	45	900	50	2,250	3,150
Sampow	19	150	2,850	20	3,000	5,850
Fridge	1	20000	20,000		0	20,000
Security	0	0	0	0	0	0
Others	0	0	16,540	0	13,200	29,740
Total			60,000		50,000	110,000

Source of Finance

■ Entrepreneur's contibution 60,000
 ■ Investor's Investment 50,000
 ■ Total 1,10,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Soft drink,biskit,balb,milk etc.	2,700	81,000	972,000	1,020,600	1,071,630
Total Sales (A)	2,700	81,000	972,000	1,020,600	1,071,630
Less. Variable Expense					
Soft drink,biskit,balb,milk etc.	2,160	64800	777600	816480	857304
Total variable Expense (B)	2,160	64,800	777,600	816,480	857,304
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400	204,120	214,326
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Mobile Bill		100	1,200	1,200	1,200
Entertainment		100	1,200	1,200	1,200
Salary		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Gard		0	0	0	0
Genator		0	0	0	0
Total Fixed Cost		5,900	70,800	70,800	70,800
Net Profit (E) [C-D)		10,300	123,600	133,320	143,526
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	123,600	133,320	143,526
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,600	216,920
	Total Cash Inflow	173,600	236,920	360,446
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	103,600	216,920	340,446

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Vulua Bazar,
Kliakoir,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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क्यापिलि
Family
क्यापिलि

BLACK ANIMALS
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EST. 1988







Family

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JAMUNA









FAMILY PICTURE

