

Proposed NU Business Name: NIHAD DEPARTMENTAL STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AL MASUD PATOWARY
Age	:	20-10-1984 (33 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	-
No. of siblings:	:	4 Brother
Address	:	Vill: Matiya Goda, P.O: Chandgazi, P.S: Chhagalnaiya, 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	:	MONOWARA BEGUM
(iii) Father's name	:	MOKBUL AHMED PATWARY
(iv) GB member's info	:	Branch: Matiyagoda Chhagalnaiya, Centre # 49 (Female), Member ID: 7678/1, Group No: 06 Member since: 28-08-2011 (06 Years) First loan: BDT 3,000
Further Information:		Existing Loan: /-, Outstanding loan:
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-693297
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 06 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NIHAD DEPARTMENTAL STORE
Location	:	Chandgazi School road, Chhagolnaiya, Feni
Total Investment in BDT	:	BDT 3,80,000/-
Financing	:	Self BDT 300,000/-(from existing business) 79% Required Investment BDT 80,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 10 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a grocery shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

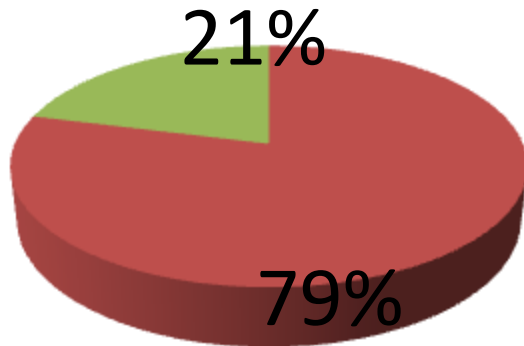
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Grocery item	76,500	918,000
Total variable Expense (B)	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	13,500	162,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	200	2,400
Total fixed Cost (D)	6,700	80,400
Net Profit (E) [C-D]	6,800	81,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	50	1880	94,000	27	1880	50,760	144,760
Pulse	12	4000	48,000	6	4000	24,000	72,000
Flour	20	1800	36,000	0	0	0	36,000
Soya bin	86	90	7,740	0	0	0	7,740
soap	200	38	7,600	0	0	0	7,600
Washing power	101	66	6,660	79	66	5,240	11,900
Security	1	100000	100,000	0	0	0	100,000
Total	470		300,000	112		80,000	380,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 80,000
- Total 380,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	115,000	1,380,000	1,449,000	1,521,450
Total Sales (A)	115,000	1,380,000	1,449,000	1,521,450
Less. Variable Expense				
Grocery item	97,750	1,173,000	1,231,650	1,293,233
Total variable Expense (B)	97,750	1,173,000	1,231,650	1,293,233
Contribution Margin (CM) [C=(A-B)]	17,250	207,000	217,350	228,218
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Entertainment	200	2,400	3,000	3,500
Total Fixed Cost	6,900	82,800	85,500	88,000
Net Profit (E) [C-D]	10,350	124,200	131,850	140,218
Investment Payback		32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	124,200	131,850	140,218
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		92,200	192,050
	Total Cash Inflow	204,200	224,050	332,268
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	92,200	192,050	300,268

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

