

Proposed NU Business Name: NEYAMOT ULLAH STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NEYAMOT ULLAH
Age	:	01-03-1983 (34 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	2 Son & 1 Daughter
No. of siblings:	:	04 Brothers & 1 Sister
Address	:	Vill: Chor Chandia, P.O: Bhuiyar Bazaar, P.S: Sonagazi, 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	:	JOYTUNER NESA
(iii) Father's name	:	MD MOSTOFA
(iv) GB member's info	:	Branch: Chor Chandia Sonagazi, Centre # 14 (Female), Member ID: 1432/1, Group No: 02 Member since: 16-02-2000 to 2007 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-, Outstanding loan: /-
(v) Who pays GB loan installment	:	N/A
(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	:	04 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.	:	01849-336953
Mother's Contact No.	:	01848-423248
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOYTUNER NESHA joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NEYAMOT ULLAH STORE
Location	:	Satbaria Sonagazi, Feni
Total Investment in BDT	:	BDT 2,55,000/-
Financing	:	Self BDT 195,000/-(from existing business) 76% Required Investment BDT 60,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 11 ft= 275 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, grocery item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Sonagazi.▪The farm is rented.▪Agreed grace period is 3 months.

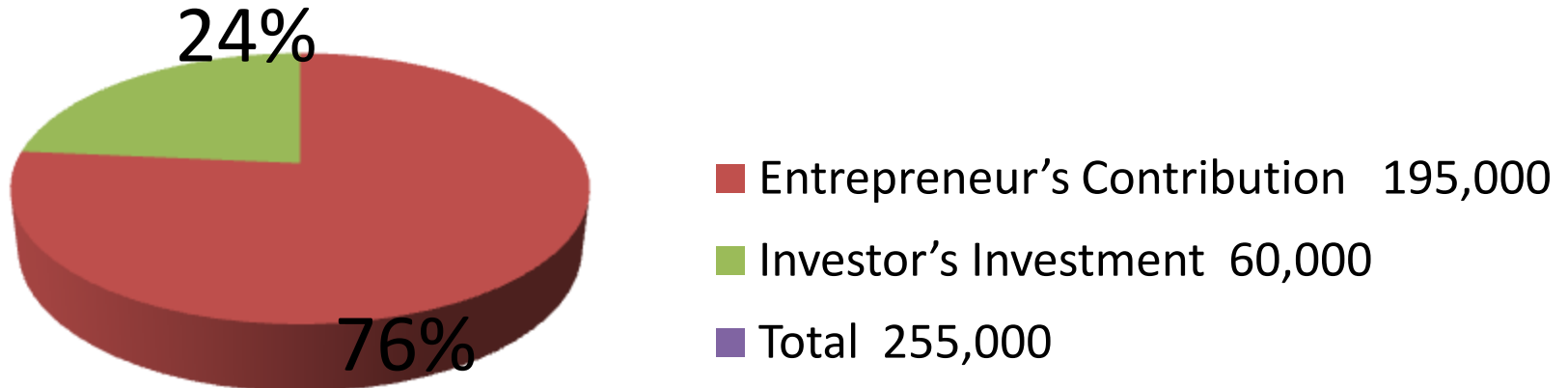
Existing Business (BDT)

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	600	7,200
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	200	2,400
Rent	1,000	12,000
Total fixed Cost (D)	7,200	86,400
Net Profit (E) [C-D]	6,300	75,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Kerosoine Oil	60	66	3,960	0	0	0	3,960
Diesel	70	66	4,620	0	0	0	4,620
Rice	3	1900	5,700	10	1900	19,000	24,700
Pulse	1	1640	1,640	8	1640	13,120	14,760
Sugar	1	3120	3,120	0	0	0	3,120
Soft Drinks	20	220	4,400	0	0	0	4,400
Juice	1	20000	20,000	0	0	0	20,000
Oil	1	5000	5,000	15	1260	18,900	23,900
Others	1	131560	131,560	1	8980	8,980	140,540
Security	1	15000	15,000	0	0	0	15,000
Total	159		195,000	34		60,000	255,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense				
Grocery item	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	18,000	216,000	226,800	238,140
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	7,500
Mobile Bill	500	6,000	7,000	7,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	300	3,600	4,000	4,500
Rent	1,000	12,000	12,000	12,000
Total Fixed Cost	7,300	87,600	90,000	91,500
Net Profit (E) [C-D]	10,700	128,400	136,800	146,640
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	128,400	136,800	146,640
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		104,400	217,200
	Total Cash Inflow	188,400	241,200	363,840
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	104,400	217,200	339,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures















FAMILY PICTURE

