

Proposed NU Business Name: LOKNATH STORE



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Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOJOL CHANDRA SAHA
Age	:	02-04-1997 (20 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	03 Brothers
Address	:	Vill: Sat baria, P.O: Motigonj, 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	:	PROVATI RANI SAHA
(iii) Father's name	:	BIDHAN CHANDRA SAHA
(iv) GB member's info	:	Branch: Chor Chandia Sonagazi, Centre # 27 (Female), Member ID: 3422/1, Group No: 06 Member since: 30-04-1996 (21 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 36,000/-, Outstanding loan: 33,624/-
(v) Who pays GB loan installment	:	Grandfather
(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	:	05 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.	:	01838-021319
Mother's Contact No.	:	01713-631807
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PROVATI RANI SAHA joined Grameen Bank since 05 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	:	LOKNATH STORE
Location	:	Satbaria Sonagazi, Feni
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 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 owned.▪Agreed grace period is 3 months.

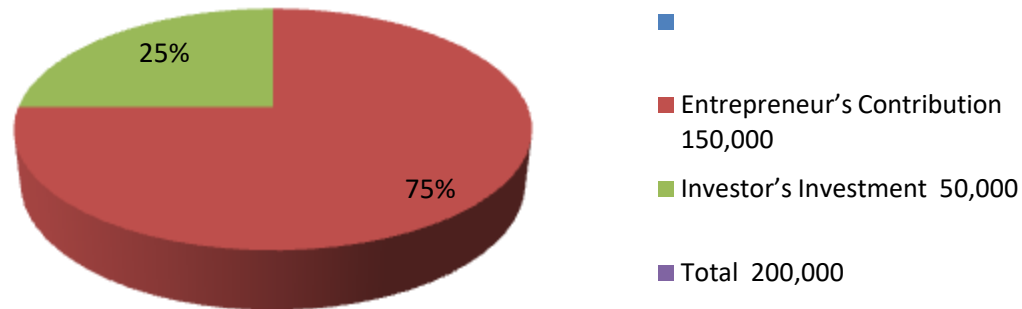
Existing Business (BDT)

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	200	2,400
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	200	2,400
Entertainment	400	4,800
Total fixed Cost (D)	6,200	74,400
Net Profit (E) [C-D]	7,300	87,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2000	10,000			30,000	40,000
Pulse	1	5500	5,500	0	0	0	5,500
Sugar	2	3500	7,000	4	3500	14,000	21,000
Flour	4	1500	6,000	0	0	0	6,000
Bran	5	1500	7,500	0	0	0	7,500
Potato	10	1000	10,000	0	0	0	10,000
Soft Drinks	1	15000	15,000	0	0	0	15,000
Others	1	90000	89,000	1	6000	6,000	95,000
Total	29		150,000	25		50,000	200,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	125,000	1,500,000	1,575,000	1,653,750
Total Sales (A)	125,000	1,500,000	1,575,000	1,653,750
Less. Variable Expense				
Grocery item	106,250	1,275,000	1,338,750	1,405,688
Total variable Expense (B)	106,250	1,275,000	1,338,750	1,405,688
Contribution Margin (CM) [C=(A-B)]	18,750	225,000	236,250	248,063
Less. Fixed Expense				
Electricity Bill	200	2,400	4,000	4,500
Mobile Bill	500	6,000	3,000	3,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	300	3,600	3,600	3,600
Entertainment	400	4,800	3,000	3,500
Total Fixed Cost	6,400	76,800	73,600	75,100
Net Profit (E) [C-D]	12,350	148,200	162,650	172,963
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	148,200	162,650	172,963
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		128,200	270,850
	Total Cash Inflow	198,200	290,850	443,813
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	128,200	270,850	423,813

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

