

Proposed NU Business Name: IQBAL STORE



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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROWSHAN ALI
Age	:	01-01-1982 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: North Khane bari ; P.O: Sosordi ; P.S: Feni sadar ; 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	:	LATE MAYEDA KHATUN
(iii) Father's name	:	LATE SOLEMAN
(iv) GB member's info	:	Branch: Sosordi , Feni. Centre # 22 (male), Member ID: 1560, Group No: 02 Member since: 10-06-1999 to 23-01-2005 (06 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 20,000 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	:	Remittance
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-833425
Family's Contact No.	:	01824-637116
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE SOLEMAN joined Grameen Bank since 06 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	IQBAL STORE
Location	:	Sosordi Bazar, Feni
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 125,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 15 ft= 120 square ft
Security	:	70,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Biscuit, Cold 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.

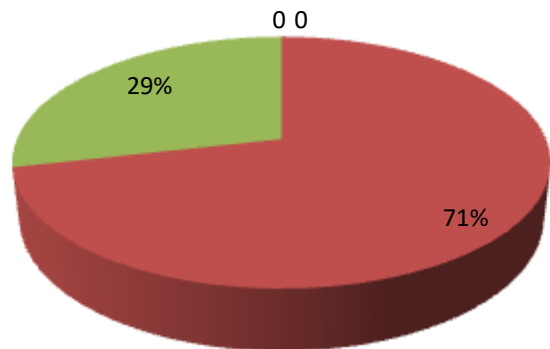
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics, Biscuit, Cold Drinks etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Cosmetics, Biscuit, Cold Drinks etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less Variable Expense			
Rent		850	10,200
Electricity bill		400	4800
Transportation		300	3600
Salary (self)		5,000	60,000
Entertainment		200	2400
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,150	85,800
Net Profit (E)= [C-D]		6,350	76,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuits	80	50	4,000	200	50	10,000	14,000
Chanachur	30	30	900	100	30	3,000	3,900
Cold Drinks	15	400	6,000	50	400	20,000	26,000
Cosmetics	0	0	10,000	0	0	10,000	20,000
Soap	100	50	5,000	0	0	0	5,000
Noodles	10	130	1,300	0	0	0	1,300
Saline	10	100	1,000	0	0	0	1,000
Tank	15	150	2,250	0	0	0	2,250
Stationary	0	0	5,000	0	0	0	5,000
Others	0	0	19,550	0	0	7,000	26,550
Security	1	0	70,000	0	0	0	70,000
Total	236		125,000	0	0	50,000	175,000

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 50,000
- Total 175,000

Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Cosmetics, Biscuit, Cold Drinks etc	3,500	105,000	1260,000	1323,000	1389,150
Total Sales (A)	3,500	105,000	1260,000	1323,000	1389,150
Less Variable Expense					
Cosmetics, Biscuit, Cold Drinks etc	2,975	89,250	1071,000	1124,550	1180777.5
Total variable Expense (B)	2,975	89,250	1071,000	1124,550	1180777.5
Contribution Margin (CM) [C=(A-B)	525	15,750	189,000	198,450	208,372.5
Less Variable Expense					
Rent		850	10,200	10,200	10,200
Electricity bill		1,000	12,000	12,500	13,000
Transportation		500	6000	6,500	7,000
Salary (self)		5000	60,000	60,000	60,000
Entertainment		200	2400	2,400	2,400
Guard		100	1200	1200	1,200
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		8,050	96,600	97,800	99,100
Net Profit (E)= [C-D]		7,700	92,400	100,650	109,273
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	92,400	100,650	109,273
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72,400	153,050
	Total Cash Inflow	142,400	173,050	262,323
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	72,400	153,050	242,323

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





স্বপ্নের হাজার

যাবতীর স্টেশনারী ও কমার্শিয়াল গারেকারী ও খুচরা বিক্রয় কবাহয়।



FAMILY PICTURE

