

Proposed NU Business Name: **ASHRAF MUDI DOKAN**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR AFSAR
Age	:	14-02-1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: Satbaria , P.O: Motigonj, P.S: Sonagaji, 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	:	NAJUMER NESA
(iii) Father's name	:	NURUL ISLAM
(iv) GB member's info	:	Branch: Chorchandia , Sonagaji, Centre # 32(Female), Member ID: 1865/1, Group No: 03 Member since: 18-09-2003-25-02-2010 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: NIL
(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	:	10 years experience in running business. He has NO Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-622567
Mother's Contact No.	:	01876-110022
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonajazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJUMER NESHA joined Grameen Bank since 06 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	:	ASHRAF MUDI DOKAN
Location	:	Satbaria, Sonagazi, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 12 ft= 300 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 .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

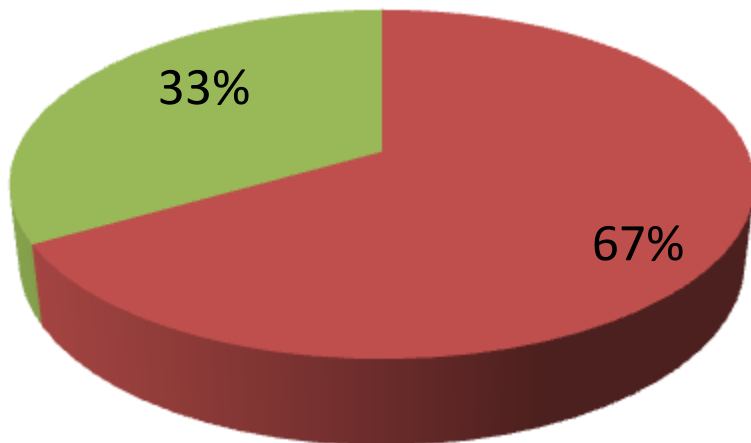
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	1750	52500	630000
Bikash & Flexi	120	3600	43200
Total sales (A)	1870	56100	673200
Less Variable Exp.			
Grocery Item	1540	46200	554400
Total Variable exp. (B)	1540	46200	554400
Contribution Margin CM [C= (A-B)]	330	9900	118800
less fixed exp.			
Electricity bill		500	6000
Salary (self)		5000	60000
Entertainment		400	4800
Mobile		300	3600
total fixed cost (D)		6200	74400
Net profit (E) [C-D]		3700	44400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice, Pulses	2	2000	4,000	8	2,000	16,000	20,000
Drinks	1	3500	3,500	170	100	17,000	20,500
Biscuite , suger	1	2000	2,000	2	350	700	2,700
Chanachur	1	1500	1,500			0	1,500
Soap	80	50	4,000	126	50	6,300	10,300
Cosmatics	100	150	15,000			0	15,000
Others	650	100	65,000	5	2000	10,000	75,000
Bikash & Flexi	1	5000	5,000			0	5,000
Total	836		100,000	311		50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	2100	63000	756000	793800	833490
Bikash	190	5700	68400	71820	75411
Total Sales (A)	2290	68700	824400	865620	908901
less variable Expenses					
Grocery Item	1848	55440	665280	698544	733471.2
Total variable Expenses (B)	1848	55440	665280	698544	733471.2
Contribution Margin (CM)= (A-B)	442	13260	159120	167076	175429.8
Less Fixed Expenses					
Electricity bill		500	6000	6500	6900
Salary (self)		5000	60000	60000	60000
Entertainment		650	7800	7800	7800
Mobile		400	4800	4800	4800
Total Fixed Cost		6550	78600	88100	88700
Net Profit (E) (C-D)		6710	80520	78976	86729.8
Investment Payback			20000	20000	20000

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	80,520	78,976	86729.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60,520	119496
	Total Cash Inflow	130520	139496	206225.8
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	60,520	119496	186225.8

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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





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PEPSI

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FAMILY PICTURE

