

## Proposed NU Business Name: **NILOY STORE**



Project identification and prepared by: Md Nasir Uddin Sheikh,  
Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SALEH AHMMAD</b>
Age	:	26-11-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	5 Brothers
Address	:	Vill: Matia Godha , P.O: Chandgazi. P.S: Chagolnaiya, 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	:	<b>SAMSUN NAHAR</b>
(iii) Father's name	:	<b>ABDUL MALEK</b>
(iv) GB member's info	:	Branch: Matia goda, Centre # 49 (Female), Member ID: 7574/1, Group No: 06 Member since: 05-02-2003 to 2009 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT -
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-859873
Family's Contact No.	:	01834-984362
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit ,Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAMSUN NAHAR** joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NILOY STORE</b>
Location	:	Chandgazai College, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (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	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Confectionery item etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

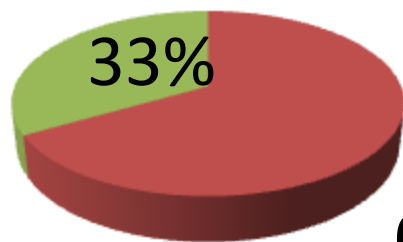
## Existing Business (BDT)

<b>Particular</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>		
Grocery item	58,000	696,000
<b>Total Sales (A)</b>	<b>58,000</b>	<b>696,000</b>
<b>Less. Variable Expense</b>		
Grocery item	43,500	522,000
<b>Total variable Expense (B)</b>	<b>43,500</b>	<b>522,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>14,500</b>	<b>174,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	700	8,400
Transportation	300	3,600
Guard	100	1,200
<b>Total fixed Cost (D)</b>	<b>7,100</b>	<b>85,200</b>
<b>Net Profit (E) [C-D]</b>	<b>7,400</b>	<b>88,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tanng	100	150	15,000	50	150	7,500	22,500
Oil	100	98	9,800	30	98	2,940	12,740
Salaine	50	60	3,000	50	60	3,000	6,000
Puffed rice	200	98	19,600	100	98	9,800	29,400
Soft drinks	200	55	11,000	200	55	11,000	22,000
Noodle	50	80	4,000	50	80	4,000	8,000
Salt	100	35	3,500	100	35	3,500	7,000
Parachute	50	95	4,750	50	95	4,750	9,500
Others	1	20000	19,350	1	3510	3,510	22,860
Security	1	10000	10,000	0	0	0	10,000
<b>Total</b>	<b>852</b>		<b>100,000</b>	<b>631</b>		<b>50,000</b>	<b>150,000</b>

## Source of Finance



67%

■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Grocery item	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>				
Grocery item	67,500	810,000	850,500	893,025
<b>Total variable Expense (B)</b>	<b>67,500</b>	<b>810,000</b>	<b>850,500</b>	<b>893,025</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Rent	700	8,400	8,400	8,400
Transportation	500	6,000	7,000	7,500
Guard	100	1,200	1,200	1,200
<b>Total Fixed Cost</b>	<b>7,400</b>	<b>88,800</b>	<b>92,100</b>	<b>94,600</b>
<b>Net Profit (E) [C-D]</b>	<b>15,100</b>	<b>181,200</b>	<b>191,400</b>	<b>203,075</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	181,200	191,400	203,075
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		161,200	332,600
	<b>Total Cash Inflow</b>	<b>231,200</b>	<b>352,600</b>	<b>535,675</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>161,200</b>	<b>332,600</b>	<b>515,675</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

