

Proposed NU Business Name: **PREMA DEPARTMENTEL STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED ASARAF UDDIN
Age	:	01-06-1990(27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Sons, 01 Daughter
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Chorparboti, P.O: Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHURA BEGUM
(iii) Father's name	:	MD:SAHABUDDIN
(iv) GB member's info	:	Branch: Chorparboti, Companigong. Centre # 18(Female), Member ID: 2415, Group No: 03 Member since: 1999 to 2004 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, 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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	06 years experience in running business. 06 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745845017
Family's Contact No.	:	01716992390
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

JAHURA BEGUM 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

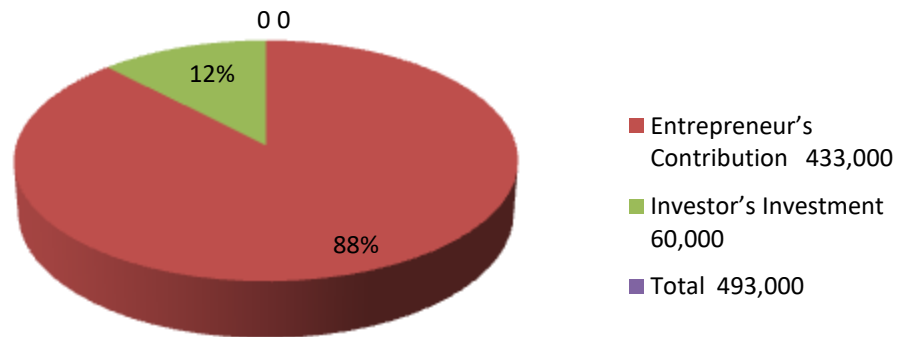
Proposed Nobin Udyokta Business Info

Business Name	:	PREMA DEPERTMENTEL STORE
Location	:	Board office road, chowdharyhat, Nohakhali.
Total Investment in BDT	:	BDT 493,000/-
Financing	:	Self BDT 433,000/-(from existing business) 88% Required Investment BDT 60000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft*10ft=120squareft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cold drinks,Stasonary,Chips,Biscutes,Confagsonary, Others items etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 01 employees. ▪One will be appointed after receiving equity money. ▪The shop is rented. ▪Collects goods from Bashurhat. ▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cold drinks,Stasonary,Chips,Biscutes,Confagsonary	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Cold drinks,Stasonary,Chips,Biscutes,Confagsonary	4250	127500	1530000
Total Variable exp. (B)	4250	127500	1530000
Contribution Margin CM [C= (A-B)]	750	22500	270000
less fixed exp.			
Rent		1500	18000
Electricity bill		2800	33600
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		50	600
Generator		200	2400
Mobile bill		500	6000
total fixed cost (D)		17250	207000
Nit profit		5250	63000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cold drinks	0	0	30000	0	0	10000	40000
Grocery	0	0	150000	0	0	25000	175000
Stasonary	0	0	50000	0	0	5000	55000
Confegsonary	0	0	80000	0	0	10000	90000
Cosmetics	0	0	60000	0	0	10000	70000
Load	0	0	8000	0	0	0	8000
Others	0	0	20000	0	0	0	20000
Security	0	0	35000	0	0	0	35000
Total			433000	0	0	60000	493000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cold drinks,Stasonary,Chips,Biscutes,Confagsonary	7655	229650	2755800	2893590	3038269.5
Total Sales (A)	7655	229650	2755800	2893590	3038269.5
less variable Expenses					
Cold drinks,Stasonary,Chips,Biscutes,Confagsonary	6506.75	195202.5	2342430	2459552	2582529.1
Total variable Expenses (B)	6506.75	195202.5	2342430	2459552	2582529.1
Contribution Margin (CM)= (A-B)	1148.25	34447.5	413370	434038.5	455740.43
Less Fixed Expenses					
Rent		1500	18000	18000	18000
Electricity bill		3500	42000	42400	43000
Transportation		2500	30000	30500	31000
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gird		50	600	600	600
Generator		200	2400	2400	2400
Mobile bill		1000	12000	12500	13000
Total Fixed Cost		23950	287400	288800	290400
Net Profit (E) (C-D)		10497.5	125970	145238.5	165340.43
Investment Payback			24000	24000	24000

Cash flow projection on business plan (rec. & Pay)

SR#	<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	125970	145238.5	165340.43
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101,970	223,209
	Total Cash Inflow	185,970	247,209	388,549
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	101,970	223,209	364,549

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :06 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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SAFARI

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SOON
SOON
SOON











FAMILY PICTURE

