

Proposed NU Business Name: DIDAR STORE



Project identification and prepared by: Md. Nasir Uddin shekh
Chagolnaya, Feni

Project verified by: Shushanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. DIDAR HOSSAIN
Age	:	05-01-1991 (26 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	3 Brother 1 Sister
Address	:	Vill: Joynogor P.O: Chadgazi P.S: Chagolnaya 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	:	RUPDON BEGUM
(iii) Father's name	:	MD. ABUL KALAM
(iv) GB member's info	:	Branch : Mohamaya Centre 53 (Female), Member ID: 5193 , Group No: 02 Member since: 01-05-2001 (16Years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 50,000, Outstanding Loan: 8250
(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.)	:	Yes
Business Experiences and Training Info	:	08 years experience in running business.08 Years in own business She has no training.
Other Own/Family Sources of Income	:	Dairy Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812876067
Family's Contact No.	:	01829911410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUPDON BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

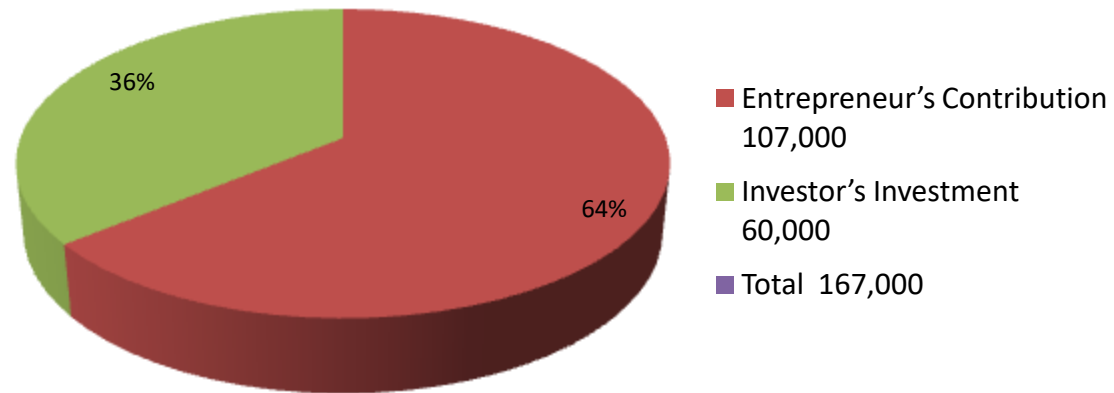
Business Name	:	DIDAR STORE
Location	:	Joynogor.
Total Investment in BDT	:	BDT 1067,000/-
Financing	:	Self BDT 107000/- (from existing business) 64% Required Investment BDT 60,000/- (as equity)36 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Grossaries Item, e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop own.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossaries Item, e.t.c.	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Grossaries Item, e.t.c.	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6400	76800
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grossaries Item, e.t.c.			107,000			60,000	167,000
	0	0	107,000	0	0	60,000	167,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grossaries Item, e.t.c.	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		400	4800	5100	5400
Transportaion		5000	60000	63000	66150
Salary (Self)		0	0	0	0
Salary (Staff)		200	2400	2400	2400
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill			0	100	200
Total Fixed Cost (D)		6400	73200	76600	80150
Net Profit (E)= [C-D]		7100	85200	89460	93933
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61200	126660
	Total Cash Inflow	145,200	150,660	220,593
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	24,000	24,000
3	Net Cash Surplus	61,200	126,660	196,593

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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







FAMILY PICTURE

