

Proposed NU Business Name: **CHATRO BONDHU STORE**



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Project verified by: Sushanto Kumar Biswash



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR KORIM
Age	:	03-07-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Chor Shaha pur, P.O: Sonapur , P.S: Sonagazi, 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	:	HOSNE ARA BEGUM
(iii) Father's name	:	NUR AHOMMAD
(iv) GB member's info	:	Branch: Amirabad Sonagazi, Centre # 34 (Female), Member ID: 3026/2, Group No: 03 Member since: 10-08-2011 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: BDT /-
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-269021
Mother's Contact No.	:	01814-863498
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNE ARA BEGUM 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	:	CHATRO BONDHU STORE
Location	:	Sonapur Bazaar, Sonagazi, Feni
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 20 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a cloth store.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

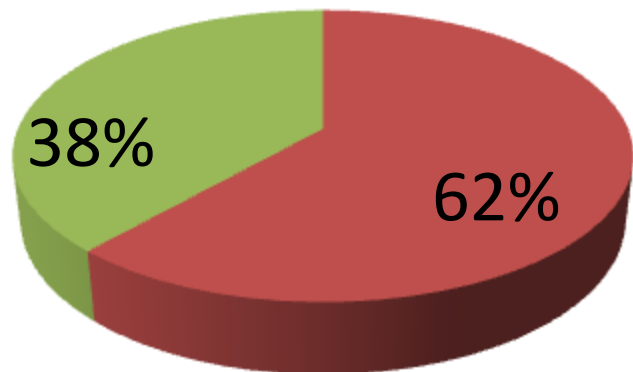
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Cloths	85,000	1,020,000
Total variable Expense (B)	85,000	1,020,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	300	3,600
Rent	1,800	21,600
Total fixed Cost (D)	8,000	96,000
Net Profit (E) [C-D]	7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Long cloth	1	29000	29,000	1	5000	5,000	34,000
Sharee	30	400	12,000	50	400	20,000	32,000
Lungi	25	200	5,000	50	200	10,000	15,000
Baby suit	20	100	2,000	0	0	0	2,000
Shirt	50	300	15,000	50	300	15,000	30,000
Pant	30	400	12,000	0	0	0	12,000
Security	1	5000	5,000	0	0	0	5,000
Total	157	35400	80,000	151	5,900	50,000	130,000

Source of Finance



■ Entrepreneur's Contribution 80,000

■ Investor's Investment 50,000

■ Total 130,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Cloths	130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)	130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense				
Cloths	110,500	1,326,000	1,392,300	1,461,915
Total variable Expense (B)	110,500	1,326,000	1,392,300	1,461,915
Contribution Margin (CM) [C=(A-B)]	19,500	234,000	245,700	257,985
Less. Fixed Expense				
Electricity Bill	200	2,400	3,000	4,000
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	700	8,400	9,000	9,500
Entertainment	300	3,600	3,600	3,600
Rent	1,800	21,600	21,600	21,600
Total Fixed Cost	8,300	99,600	101,200	103,200
Net Profit (E) [C-D]	11,200	134,400	144,500	154,785
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	134,400	144,500	154,785
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		114,400	238,900
	Total Cash Inflow	184,400	258,900	393,685
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	114,400	238,900	373,685

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

