

Proposed NU Business Name: **YOSUF STORE**



Project identification and prepared by: Aowlad Hossain,
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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHIDUL ISLAM
Age	:	01-01-1990 (27 Years)
Education, till to date	:	Class 09
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Uzalia ; P.O: Laxmiyara ; P.S: Feni Sadar ; 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	:	SEMONA BEGUM
(iii) Father's name	:	MD. YOSUF
(iv) GB member's info	:	Branch: Passgasia , Feni, Centre # 39 (Female), Member ID: 4083, Group No: 04 Member since: 20.08.1997 (20 Years) First loan: BDT 10,000/- Existing loan: BDT 100,000 Outstanding loan: 69,200
Further Information:		
(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.)	:	Nil
Business Experiences and Training Info	:	14 years experience in running business. 14 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869-650496
Family's Contact No.	:	01812-807210
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEMONA BEGUM joined Grameen Bank since 20 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	:	YOSUF STORE
Location	:	Laxmiyara Bazar, Feni
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 30 ft = 720 square ft
Security	:	Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tea, Biscuit, Cold Drink etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

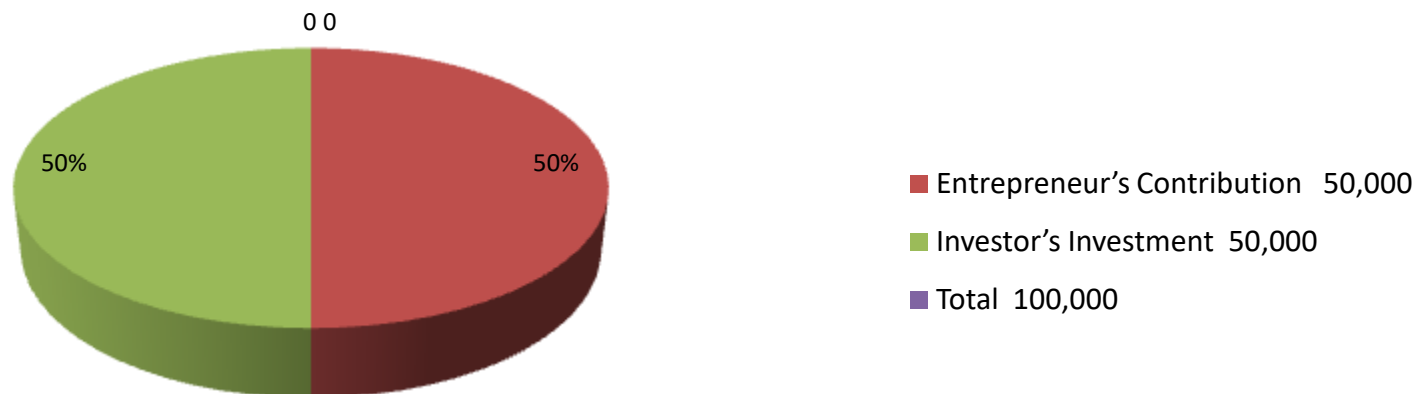
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tea, Biscuit, Cold Drink etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less Variable Expense			
Tea, Biscuit, Cold Drink etc	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Rent		1,500	18,000
Electricity bill		1000	12,000
Transportation		600	7,200
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		150	1,800
Generator		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		9,150	109,800
Net Profit (E)= [C-D]		8,850	106,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drinks	10	500	5,000	20	500	10,000	15,000
Biscuits	10	350	3,500	30	350	10,500	14,000
Cake	0	0	2,000	0	0	0	2,000
Tea	0	0	2,000	0	0	0	2,000
Sugar	3	3000	9,000	3	3000	9,000	18,000
Floar	5	2500	12,500	5	2500	12,500	25,000
Oil	5	1100	5,500	8	1100	8,000	14,300
Condens Milk	2	2500	5,000	0	0	0	5,000
Others	0	0	5,500	0	0	0	5,500
Total	35	9950	50,000	66	7450	50,000	100,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Tea, Biscuit, Cold Drink etc	3,000	90,000	1080000	1134000	1190700
Total Sales (A)	3,000	90,000	1080000	1134000	1190700
Less Variable Expense					
Tea, Biscuit, Cold Drink etc	2,100	63,000	756000	793800	833490
Total variable Expense (B)	2,100	63,000	756000	793800	833490
Contribution Margin (CM) [C=(A-B)]	900	27,000	324000	340200	357210
Less Variable Expense					
Rent		1,500	1,500	1,500	1,500
Electricity bill		1200	14,400	15,000	15,500
Transportation		600	7,200	7,500	8,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Generator		300	3,600	5,000	5,300
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		9,450	113,400	99,400	101,000
Net Profit (E)= [C-D]		17,550	210,600	240,800	256,210
Investment Payback			20,000	20,000	20,000

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	210,600	240,800	256,210
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		190,600	411,400
	Total Cash Inflow	260,600	431,400	667,610
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	190,600	411,400	647,610

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 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

