

## Proposed NU Business Name: BELAL STORE



Project identification and prepared by: Md. Sohel Mia,  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD.ABUL BASHAR</b>
Age	:	17-06-1996 (21 YEARS)
Education, till to date	:	HONOURS RUNING.
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 SISTER, 1 BROTHER.
Address	:	Vill: KOIPOKORIA, P/O:HAT GODAGARI.P.S:PABA, DIST:RAJSHAHI.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. PORIJAN BEGUM.</b>
(iii) Father's name	:	<b>MD: BELAL UDDIN.</b>
(iv) GB member's info	:	Branch: parila paba, Centre #31 (Female), Member ID: 2401/2, Group No: 03. Member since: 2014 to till now ( 3 Years) First loan: BDT 20000.
Further Information:		Existing Loan: BDT 67800, Outstanding loan: 53000.
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01715378007
Mother's Contact No.	:	01748937377
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PORIJAN BEGUM** joined Grameen Bank since 03 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BALAL STORE</b>
Location	:	HAT RAMCHANDOPOR.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20*15=300 squre ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like.Grocery..</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rent.</li><li>▪Agreed grace period is 3 months.</li></ul>

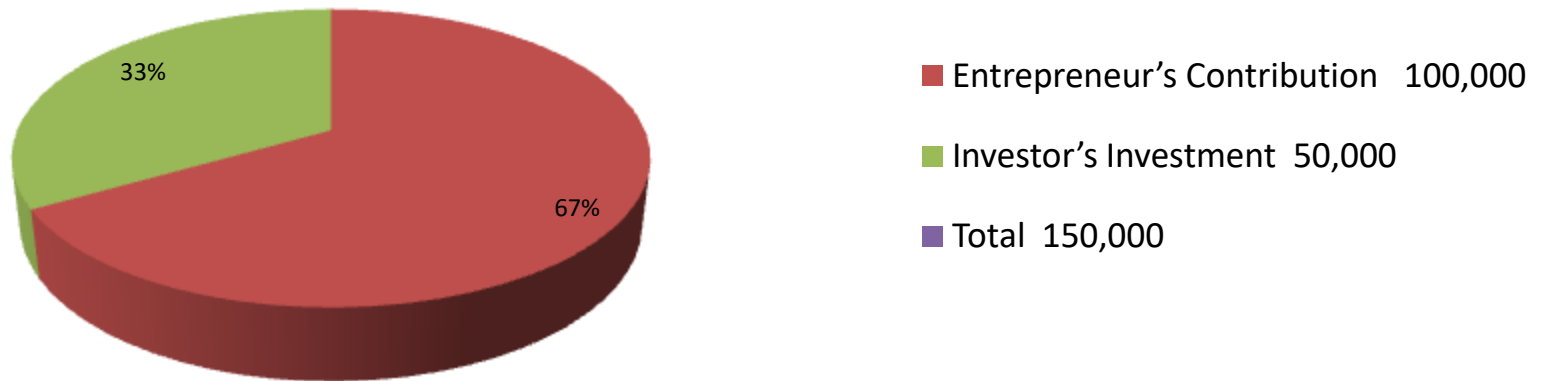
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery sales	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>		0	
Grocery sales	4,500	135,000	1620000
<b>Total variable Expense (B)</b>	4,500	135,000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>6,900</b>	<b>82,800</b>
<b>Net Profit (E) [C-D]</b>		<b>8,100</b>	<b>97,200</b>

# Investment Breakdown

	Existing	proposed	
Grocery goods	100000	50000	150000
Total	100000	50000	150000

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Grocery sales	6000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6000	180000	2160000	2268000	2381400
<b>Less. Variable Expense</b>		0	0	0	0
Grocery sales	5400	162000	1944000	2041200	2143260
<b>Total variable Expense (B)</b>	5400	162000	1944000	2041200	2143260
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less. Fixed Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		500	6000	6000	6000
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment		200	2400	2400	2400
Salary (staff)					
Security Gard		100	1200	1200	1200
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		6900	82900	82900	82900
<b>Net Profit (E) [C-D]</b>		11100	133100	143900	155240
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	133100	143900	155240
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>113100</b>	<b>237000</b>
	<b>Total Cash Inflow</b>	<b>183,100</b>	<b>257000</b>	<b>392240</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>113,100</b>	<b>237000</b>	<b>372240</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop. Hat ramchandopor.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







# FAMILY PICTURE

