

Proposed NU Business Name: **NURUL ALAM STORE**



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUL ALAM
Age	:	01/01/1986 (21Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Sons 1 Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill :sorait kandi P.O: Veirob chowdhury bazar P.S: Sonagazi, Dist: Feni.
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	:	NURUN NAHAR
(iii) Father's name	:	ABDUR RAZZAK
(iv) GB member's info	:	Branch: Amirabad, Centre # 17/(Female), Member ID:1465/1, Group No: 07 Member since: 05-03-2011 (6 Years) First loan: BDT 80,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 20000/-
(v) Who pays GB loan installment	:	Mother
(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	:	2 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01812-732276
Mother's Contact No.	:	01821-326627
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURUN NAHAR joined Grameen Bank since 6 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

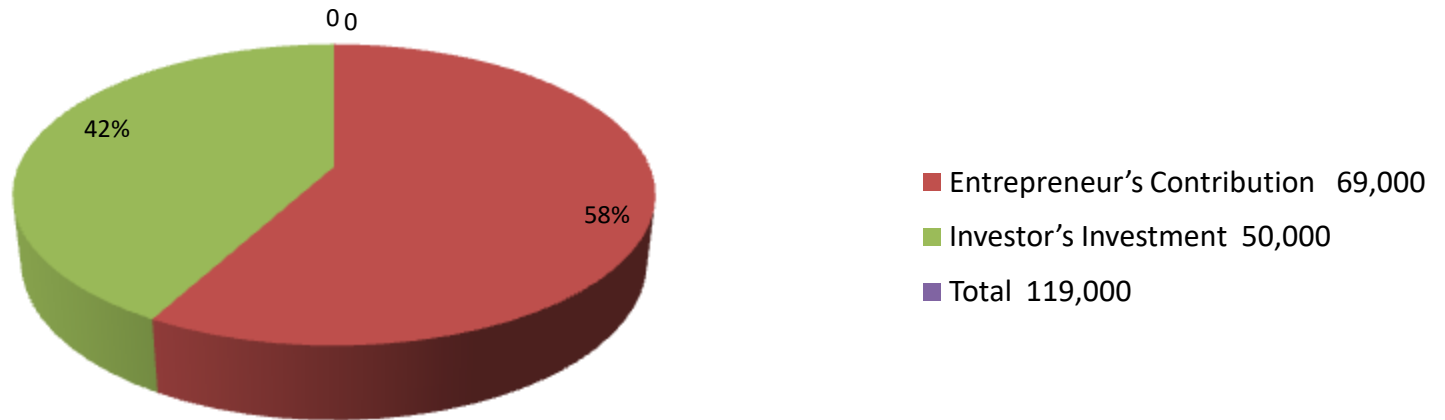
Business Name	:	NURUL ALAM STORE
Location	:	Sorait kandi,sonagazi, Feni.
Total Investment In BDT	:	Bdt 119000/-
Financing	:	Self BDT 69000/- (From Existing Business) 76% Required Investment Bdt,50,000(as Equity) 24%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	10,0000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like water,soyaben oil,choklate etc ▪Average 25% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
water,soyaben oil,choklate etc	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
water,soyaben oil,choklate etc	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		600	7200
Electric Bill		400	4800
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		8500	102000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
water	4,500	20,000	24,500
soyabeen oil	500	5,000	5,500
biscuit	3,000	5,000	8,000
cigarate	25,000	20,000	45,000
choklate	3,000	0	3,000
soap	3,000	0	3,000
others	20,000	0	20,000
security	10,000	0	10,000
Total	69,000	50,000	119,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
water,soyaben oil,choklate etc	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
water,soyaben oil,choklate etc	2250	67500	810000	850500	893025
Total Variable Expense	2250	67500	810000	850500	893025
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		400	4800	5100	5400
Transportaion		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6500	78000	78460	78923
Net Profit (E)= [C-D]		16000	192000	201600	211680
Investment Pay Back			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	192,000	201600	211680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		172000	353600
	Total Cash Inflow	242,000	373,600	565,280
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	172,000	353,600	545,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; G m hat Road, West Pathan
nagar, Chagal Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







