

Proposed NU Business Name: **NOMAN STORE**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED HANIF
Age	:	03/04/1991 (26Years)
Education, till to date	:	Class Nine
Marital status	:	married
Children	:	01 Son
No. of siblings:	:	02 Brother 2 Sisters
Address	:	Vill:East shilua , P.O: East shilua P.S: Chagal naiya, 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	:	BIBI MORIUM
(iii) Father's name	:	MIR HOSSAIN
(iv) GB member's info	:	Branch: Pathan nager, Centre # 10/(Female), Member ID:5357/1, Group No: 03 Member since: 05-03-2005-2011 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 000/-
(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	:	Eight 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.	:	01815-179592
Mother's Contact No.	:	01838-561316
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIUM joined Grameen Bank since 12 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

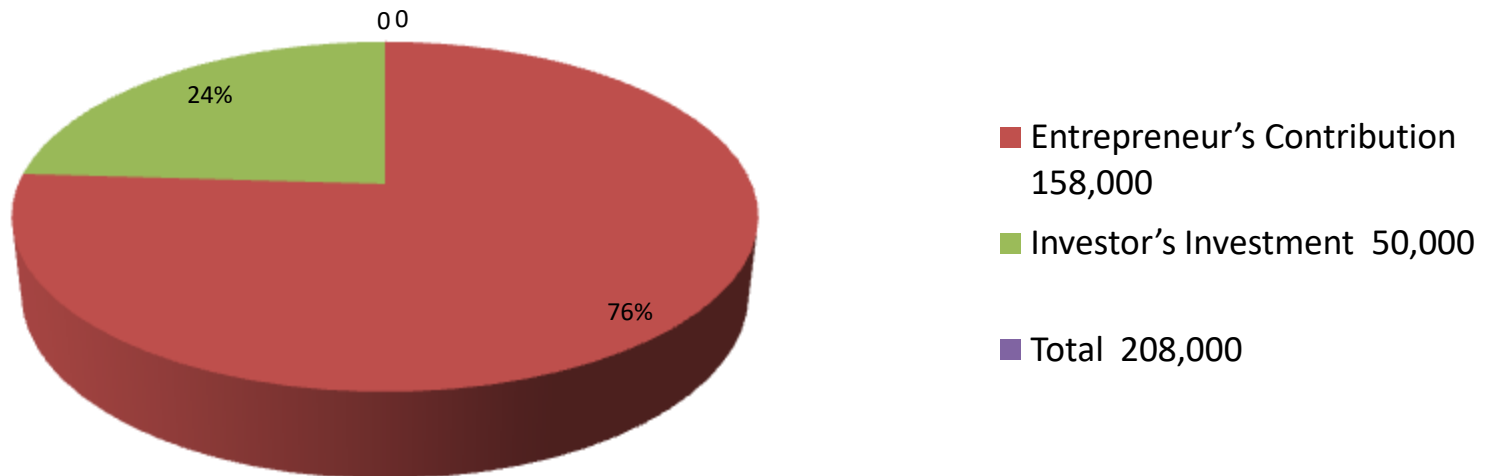
Business Name	:	NOMAN STORE
Location	:	West bathania, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 2,08,000/-
Financing	:	Self BDT 158,000/- (from existing business) 76% Required Investment BDT,50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	15,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Soft drink,soyabeen oil,soap,biscuit etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. No employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soft drink,soyabeen oil,soap,biscuit etc.	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Soft drink,soyabeen oil,soap,biscuit etc.	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contributon Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		700	8400
Electric Bill		800	9600
Transportaion		300	3600
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)		7300	87600
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
soft drink	200	50	10,000	200	50	10,000	20,000
parasut oil	100	190	19,000	100	190	19,000	38,000
musterd oil	100	40	4,000	100	40	4,000	8,000
rin powder	100	40	4,000	100	40	4,000	8,000
suger	10	2,400	24,000	0	0	13,000	37,000
soap	400	60	12,000			0	12,000
biscuit	0	0	30,000			0	30,000
choklet	0	0	20,000			0	20,000
others	1	20,000	20,000			0	20,000
security	1	15,000	15,000			0	15,000
Total	912	37780	158,000	500	320	50,000	208,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft drink,soyabeen oil,soap,biscuit etc.	3100	93000	1116000	1171800	1230390
0	0	0	0	0	0
Total Sales(A)	3100	93000	1116000	1171800	1230390
Less Variable Expense (B)					
Soft drink,soyabeen oil,soap,biscuit etc.	2635	79050	948600	996030	1045832
Total Variable Expense	2635	79050	948600	996030	1045832
Contributon Margin (CM) [C=(A-B)]	465	13950	167400	175770	184559
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		800	9600	9900	10200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7300	87600	88180	88769
Net Profit (E)= [C-D]		6650	79800	83790	87980
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	79,800	83790	87979.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59800	123590
	Total Cash Inflow	129,800	143,590	211,570
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	59,800	123,590	191,570

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; West bathania,
Chagnaiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









