

## Proposed NU Business Name: **YOUNUS STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN  
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD:ABUL KALAM</b>
Age	:	01-01-1998( 20 Years)
Education, till to date	:	Class: Five
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister, 04 Brothers
Address	:	Vill:Dublachad, P.O:Porshuram, P.S: Porshuram, 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	:	<b>JOSHNA AKTER</b>
(iii) Father's name	:	<b>RUHUL AMIN</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 03(Female), Member ID:1055/2, Group No: 02 Member since: 10-05-2010-2017(7 Years) First loan: BDT 4,000/- Existing loan: BDT 30,000/- Outstanding loan: 23810/-
Further Information:		
(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	:	05years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812993392
Mother's Contact No.	:	01878568621
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOSHNA AKTER** joined Grameen Bank since 07 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

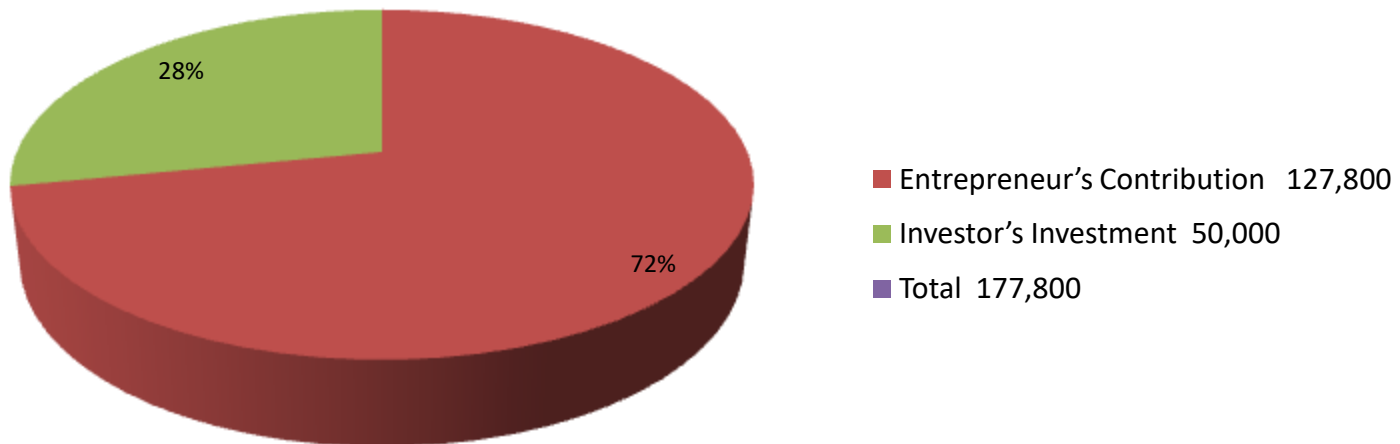
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>YOUNUS STORE</b>
Location	:	Bilonia road, Porshuram, Feni.
Total Investment in BDT	:	BDT 177,500/-
Financing	:	Self BDT 127,500 (from existing business) 72% Required Investment BDT, 50,000 (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 20 ft. = 300square ft
Security of the shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like rice, dal, oil, flower, others..</li><li>▪ Average 15% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing 0 employee.</li><li>▪ He is doing his business in renting place.</li><li>▪ Collects goods from Feni.</li><li>▪ Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
rice,dal,flour,oil,sugar,soap,others	3500	105000	1260000
	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
rice,dal,flour,oil,sugar,soap,others	2975	89250	1071000
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>
<b>Less Fixed Expense</b>			
Rent		1400	16800
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>7700</b>	<b>92400</b>
<b>Net Profit (E)= [C-D]</b>		<b>8050</b>	<b>96600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	5	2,500	12,500			10,000	22,500
dal	3	3,000	9,000			10,000	19,000
oil	100	100	10,000			10,000	20,000
flour	5	1,500	7,500			10,000	17,500
biscut	50	100	5,000			0	5,000
chanachur	50	100	5,000			0	5,000
sugar	100	70	7,000			10,000	17,000
vhushi	5	2,000	10,000			0	10,000
soap	60	30	1,800			0	1,800
others+security			60,000			0	60,000
<b>Total</b>	<b>378</b>	<b>9400</b>	<b>127,800</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>177,800</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
rice,dal,flour,oil,sugar,soap,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	4250	127500	1530000	1606500	1686825
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>1606500</b>	<b>1686825</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>					
Rent		1400	16800	16800	16800
Electric Bill		300	3600	3900	4200
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
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>7700</b>	<b>92400</b>	<b>92980</b>	<b>93569</b>
<b>Net Profit (E)= [C-D]</b>		<b>14800</b>	<b>177600</b>	<b>186480</b>	<b>195804</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	177,600	186480	195804
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157600	324080
	<b>Total Cash Inflow</b>	<b>227,600</b>	<b>344,080</b>	<b>519,884</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>157,600</b>	<b>324,080</b>	<b>499,884</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0  
Others:0Experience & Skill : 05Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop:Bilonia road,  
Porshuiram,Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











হিমালী

# নবরত্ন তেল

বিশ্বের ১ নম্বর  
আয়ুর্বেদিক শ্রীমম্বল হারবার তেল



স্বাস্থ্য  
Cool  
Cool

ইউনছ স্টোর

পরশুরাম উত্তর বাজার, ফেনী।





# FAMILY PICTURE

