

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



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram,Feni.

Project verified by: Shusanta Kumar biswas.



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

Name	:	<b>TARAK AJIJ</b>
Age	:	30-04-1993( 24 Years)
Education, till to date	:	Class-Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Sister.03 Brothers
Address	:	Vill: Madhugram, P.O:Subarbazar, 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>ROHIMA BEGUM</b>
(iii) Father's name	:	<b>ABU BAKKAR SIDIQUE</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 20(Female), Member ID:3212, Group No: 04 Member since: 04-05-2012-2018 (05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10000/- Outstanding loan: 9730/-
(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	:	03 (Years) No
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867330021
Mother's Contact No.	:	01865173136
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROHIMA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

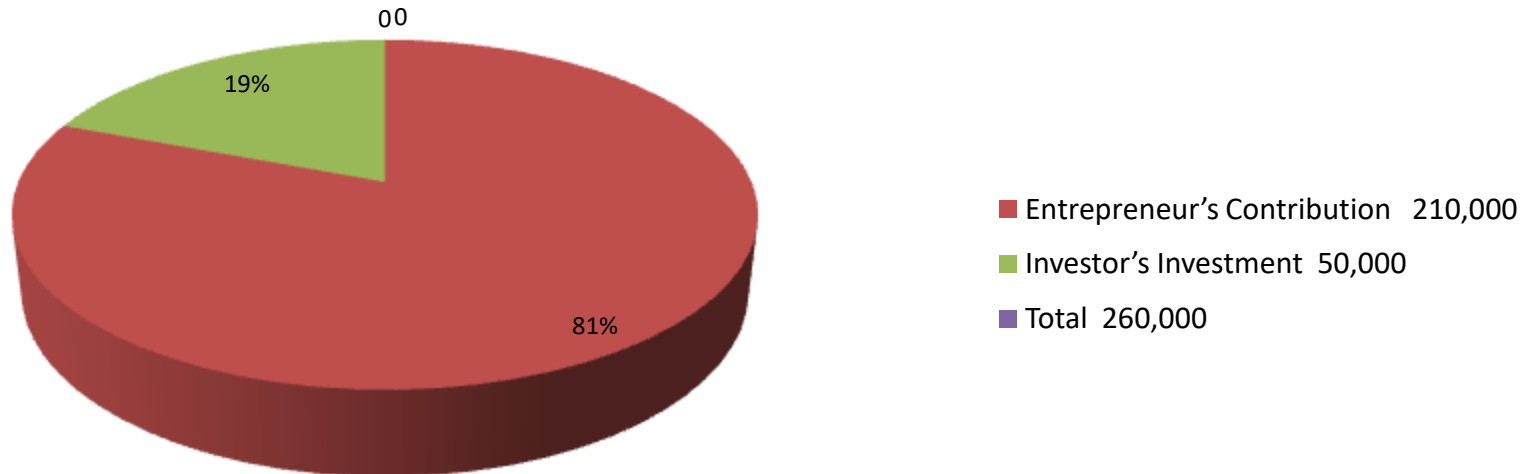
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BABLU STORE</b>
Location	:	Subar bazar, Porshuram, Feni.
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 210,000 (from existing business) 81% Required Investment BDT,50,000 (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square 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;rice,dal,atta,oil,sold,tea,etc.</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 Porshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
rice,suger,dal,oil,salt,tea,cake,milk,others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
rice,suger,dal,oil,salt,tea,cake,milk,others	2550	76500	918000
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7700</b>	<b>92400</b>
<b>Net Profit (E)= [C-D]</b>		<b>5800</b>	<b>69600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice			30,000			20,000	50,000
dal			20,000			5,000	25,000
flour			10,000			5,000	
oil			10,000			10,000	
sugar			10,000			10,000	
tea			20,000				
biscute			5,000				
cake			5,000				
others			20,000				
security			80,000				
<b>Total</b>	<b>0</b>	<b>0</b>	<b>210,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>260,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
rice,suger,dal,oil,salt,tea,cake,milk,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
large cow,small cow,others.	3400	102000	1224000	1285200	1349460
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
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		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7700</b>	<b>92400</b>	<b>92920</b>	<b>93446</b>
<b>Net Profit (E)= [C-D]</b>		<b>10300</b>	<b>123600</b>	<b>129780</b>	<b>136269</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)

<i>SI #</i>	<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	123,600	129780	136269
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103600	213380
	<b>Total Cash Inflow</b>	<b>173,600</b>	<b>233,380</b>	<b>349,649</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>103,600</b>	<b>213,380</b>	<b>329,649</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Subar bazar, Porshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













