

**Proposed NU Business Name: M/S CHOWDHURY GENERAL STORE & CHA BITAN**



Project identification and prepared by: Md.Nasir Uddin Sheikh  
Chagal naiya, feni

Project verified by: Susanto kumar biswas



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

Name	:	<b>MD. MIR HOSSAIN</b>
Age	:	01/03/1983 ( 35 Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	2 Sons 01 Daughter
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: West joypur P.O: Moharaj gonj, P.S: Chagalnaiya , 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>LATE: BIBI FATEMA</b>
(iii) Father's name	:	<b>LATE: ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Shuvopur, Centre # 13(Female), Member ID:2325/1, Group No: 09 Member since: 05-03-2000-2008 (8 Year) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 00/-
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	:	Ten 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.	:	01820-213686
Mother's Contact No.	:	01831-908354
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE: BIBI FATEMA** joined Grameen Bank since 18 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

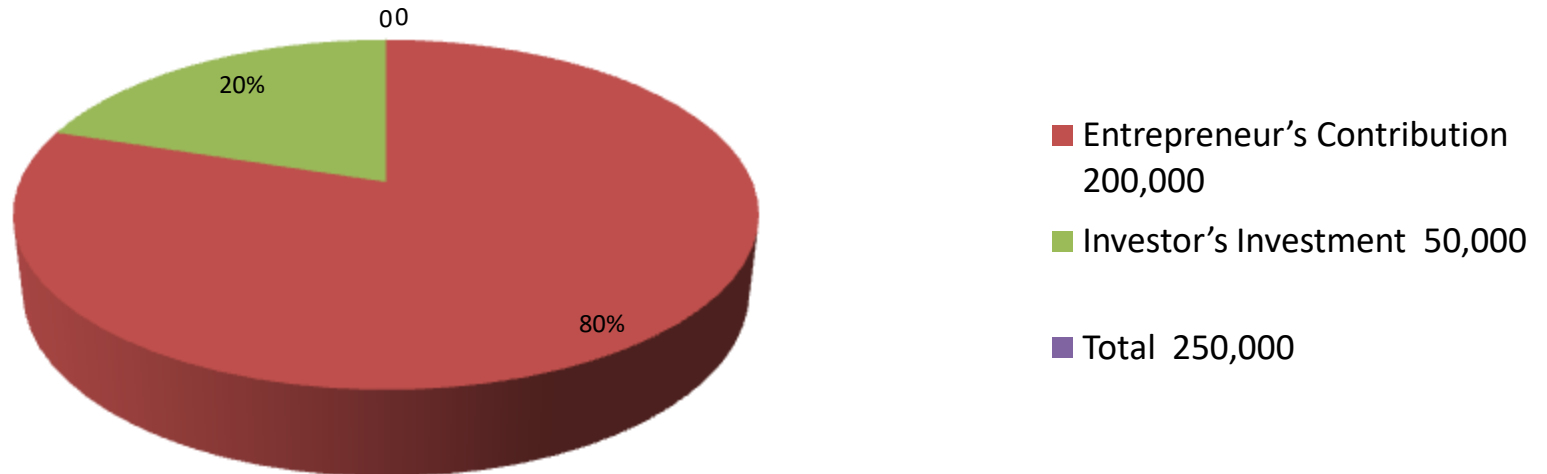
Business Name	:	<b>M/S CHOWDHURY GENERAL STORE &amp; CHA BITAN</b>
Location	:	Shuvo pur Notun bazar,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 2,50,000/-
Financing	:	Self BDT 2,00,000/- (From Existing Business) 77% Required Investment Bdt,50,000(as Equity) 23%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10Ft X 15 ft. = 100 Square Ft
Security Of The Shop	:	70,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like biscuit,soft drink,chanachur etc.</li><li>▪Average 15% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li><li>▪He Is Doing His Business Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
biscuit,soft drink,chanachur etc.	2600	78000	936000
	0	0	0
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
biscuit,soft drink,chanachur etc.	2210	66300	795600
<b>Total Variable Expense</b>	<b>2210</b>	<b>66300</b>	<b>795600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>390</b>	<b>11700</b>	<b>140400</b>
<b>Less Fixed Expense</b>			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit	1	20,000	20,000	1	10,000	10,000	30,000
soft drink	1	30,000	30,000	1	20,000	20,000	50,000
chanachur	1	20,000	20,000	1	10,000	10,000	30,000
soap	1	20,000	20,000	1	10,000	5,000	25,000
soyabeen oil	1	20,000	20,000	1	10,000	5,000	25,000
parasot oil	1	10,000	10,000	1		0	10,000
mussterd oil	1	10,000	10,000			0	10,000
others	1	20,000	20,000			0	20,000
security	1	50,000	50,000			0	50,000
			0			0	0
<b>Total</b>	<b>9</b>	<b>200000</b>	<b>200,000</b>	<b>6</b>	<b>60,000</b>	<b>50,000</b>	<b>250,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscuit,soft drink,chanachur etc.	3100	93000	1116000	1171800	1230390
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3100</b>	<b>93000</b>	<b>1116000</b>	<b>1171800</b>	<b>1230390</b>
<b>Less Variable Expense (B)</b>					
biscuit,soft drink,chanachur etc.	2635	79050	948600	996030	1045832
<b>Total Variable Expense</b>	<b>2635</b>	<b>79050</b>	<b>948600</b>	<b>996030</b>	<b>1045832</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>465</b>	<b>13950</b>	<b>167400</b>	<b>175770</b>	<b>184559</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
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		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>	<b>86980</b>	<b>87569</b>
<b>Net Profit (E)= [C-D]</b>		<b>6750</b>	<b>81000</b>	<b>85050</b>	<b>89303</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>Sl #</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	81,000	85050	89302.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61000	126050
	<b>Total Cash Inflow</b>	<b>131,000</b>	<b>146,050</b>	<b>215,353</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>61,000</b>	<b>126,050</b>	<b>195,353</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Shuvo pur Notun  
bazar,Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





असुवालेन  
Bread  
& Biscuit

Chiffon  
Chiffon

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Bread  
& Biscuit

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