

Proposed NU Business Name: YOUSUB STORE



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED YOUSUB
Age	:	01-01-1984 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Son.
No. of siblings:	:	03 Brothers,01 Sister
Address	:	Vill: Jagoatpur, P.O: Dagonbhuyain, P.S: Dagonbhuyain, 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	:	MONOWARA BEGUM
(iii) Father's name	:	MD: HANIF
(iv) GB member's info	:	Branch: Dagonvuiyan, Centre # 07(Female), Member ID: 1453/1, Group No: 01 Member since: 2008 to 2012 (06Years) First loan: BDT 3,000
Further Information:	:	Existing Loan: BDT 40,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	No years experience in running business. 04 Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	01766435030
Entrepreneur Contact No.	:	01832880071
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

MONOWARA BEGUM joined Grameen Bank since 06 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture

Proposed Nobin Udyokta Business Info

Business Name	:	YOUSUB STORE
Location	:	Fajilargat road,Chowdhary Villa Fornt,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 175500/-
Financing	:	Self BDT 12500/-(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/-
Security	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cooling Corner item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing two employees.▪One will be appointed after receiving equity money▪The shop is Rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

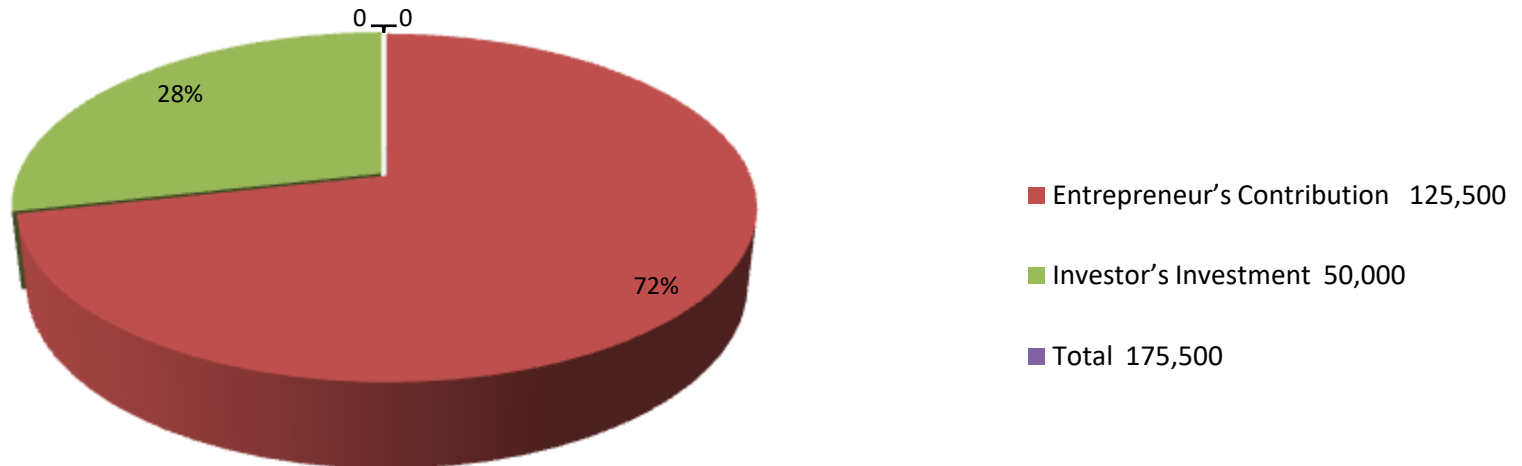
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cooling Corner item etc.	6,000	180,000	2,160,000
Total sales (A)	6,000	180,000	2,160,000
Less Variable Exp.			
Cooling Corner item etc.	4,800	144,000	1,728,000
Total Variable exp. (B)	4,800	144,000	1,728,000
Contribution Margin CM [C= (A-B)]	1,200	36,000	432,000
less fixed exp.			
Rent		2600	31,200
Electricity bill		1000	12,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salary(staff)		10000	120,000
Entertainment		200	2,400
Gird		100	1,200
Generator		0	0
Mobile bill		500	6,000
total fixed cost (D)		19,900	238,800
Nit profit		16,100	193,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	3000	0	0	0	3000
Cold drink	0	0	10000	0	0	0	10000
Biscuites	0	0	15000	0	0	0	15000
Ata	2	1000	2000	0	0	0	2000
Weat	5	1500	7500	10	1500	15000	22500
Oil	100	80	8000	200	80	16000	24000
Confegsanory			10000			0	10000
Others			20000			19000	39000
Security			50000			0	50000
Total			125500			50000	175500

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cooling Corner item etc.	7,000	210,000	2520000	2646000	2778300
Total Sales (A)	7,000	210,000	2520000	2646000	2778300
less variable Expenses					
Cooling Corner item etc.	5,600	168,000	2016000	2116800	2222640
Total variable Expenses (B)	5,600	168,000	2016000	2116800	2222640
Contribution Margin (CM)= (A-B)	1,400	42,000	504000	529200	555660
Less Fixed Expenses					
Rent		2600	31,200	31,200	31,200
Electricity bill		1500	18,000	7,500	8,000
		1000	12,000	30,500	31,000
Salary (self)		5000	60,000	60,000	60,000
Salary(staff)		10000	120,000	120,000	120,000
Entertainment		200	2,400	0	0
Gird		100	1,200	1,200	1,200
Generator		0	0	0	0
Mobile bill		700	8,400	5,000	5,300
Total Fixed Cost		21,100	253,200	255,400	256,700
Net Profit (E) (C-D)		20,900	250,800	273,800	298,960
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	250,800	273,800	298,960
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		230,800	484,600
	Total Cash Inflow	300,800	504,600	783,560
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	230,800	484,600	763,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

