

# YEASMIN STORE



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**Grameen Shakti Samajik Byabosha Ltd.**

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

Name	:	<b>MD LITON HOSSIN</b>
Age	:	25-02-1989 (26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Mogorkhal P.O: National University P.S: Gazipur Sadar Dist: Gazipur
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>YEASMIN AKTER</b>
(iii) Father's name	:	<b>MD ABDUL KADIR</b>
(iv) GB member's info	:	Branch: Gacha Gazipur, Centre # 38 (Female), Member ID: 4251, Group No: 06 Member since: 03-12-1994 (21 Years) First loan: 4,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01688-054400
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Yeasmin Akter is a member of Grameen Bank since 21 years. At first she took 4,000 taka loan from Grameen Bank. Yeasmin Akter gradually took loan from GB. Utilize loan cow rearing and home development. She purchase 8 decimal land and made a house with 20 room.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>YEASMIN STORE</b>
Location	:	Mogor khal, Meem Kholi, Gazipur
Total Investment in BDT	:	BDT 2,00,000
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.</li><li>▪Provide Flexi-Load and Bikash Service.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Gazipur Chourasta, and company agent.</li><li>▪The shop is situated at own land.</li><li>▪Agreed grace period is 4 months.</li></ul>

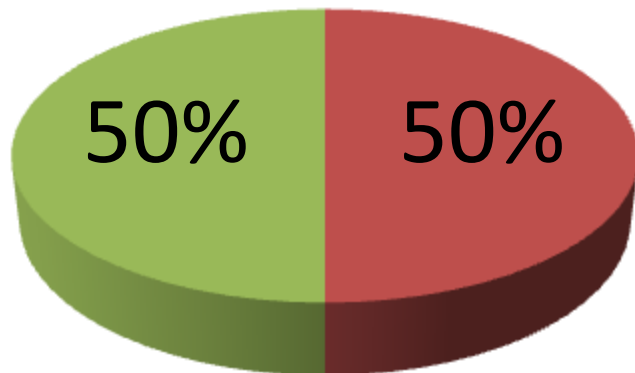
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,500	75,000	900,000
Flexi-Load	81		-
<b>Total Sales (A)</b>	<b>2,581</b>	<b>77,430</b>	<b>929,160</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>456</b>	<b>13,680</b>	<b>164,160</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Others		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,600</b>	<b>91,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,080</b>	<b>72,960</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	75,000	60,000	1,35,000
Flexi-Load	10,000	-	10,000
Bikash	-	40,000	40,000
Fridge	15,000	-	15,000
<b>Total</b>	<b>1,00,000</b>	<b>1,00,000</b>	<b>2,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Flexi-Load	81	2,430	29,160	30,618	32,149
Bikash	160	4,800	57,600	60,480	63,504
<b>Total Sales (A)</b>	<b>3,741</b>	<b>112,230</b>	<b>1,346,760</b>	<b>1,414,098</b>	<b>1,484,803</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,975	89,250	1,071,000	1,124,550	1,180,778
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>	<b>1,124,550</b>	<b>1,180,778</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>766</b>	<b>22,980</b>	<b>275,760</b>	<b>289,548</b>	<b>304,025</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1,000	12,000	13,000	14,000
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		1,000	12,000	14,000	16,000
Salary (self)		7,000	84,000	84,000	84,000
Others		300	3,600	4,000	4,500
<b>Non Cash Item</b>					
Depreciation		250	3,000	3,000	3,000
<b>Total Fixed Cost</b>		<b>10,100</b>	<b>121,200</b>	<b>125,000</b>	<b>129,000</b>
<b>Net Profit (E) [C-D]</b>		<b>12,880</b>	<b>154,560</b>	<b>164,548</b>	<b>175,025</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	154,560	164,548	175,025
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		117,560	245,108
	<b>Total Cash Inflow</b>	<b>257,560</b>	<b>285,108</b>	<b>423,133</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>117,560</b>	<b>245,108</b>	<b>383,133</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:00  
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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures

















# FAMILY PICTURE

