

Proposed NU Business Name: **LITON STORE**



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | ABDUR RAHMAN LITON |
| Age | : | 1-3-1983 (33 Years) |
| Education, till to date | : | CLASS 8 |
| Marital status | : | Unmarried |
| Children | : | - |
| No. of siblings: | : | 1 Brothers 3 Sister |
| Address | : | Vill: Bishnopur , P.O: Kuthirhat, P.S: Sonajazi, 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 | : | BIBI KHADIJA |
| (iii) Father's name | : | PEYAR AHMED |
| (iv) GB member's info | : | Branch: Charmojlishpur, sonagazi, Centre # 19(Female), Member ID: 1373, Group No: 02 Member since: 9-8-2006 (5Years) First loan: BDT 10,000 Existing Loan: BDT NIL |
| Further Information: | | |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | 6 years experience in running business. He has 1 years training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01851075869 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI KHADIJA joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | LITON STORE |
| Location | : | North bazar, kuthir hat, sonagazi, feni |
| Total Investment in BDT | : | BDT 140500/- |
| Financing | : | Self BDT 60500/-(from existing business) 43% Required Investment BDT 80000/-(as equity) 57% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

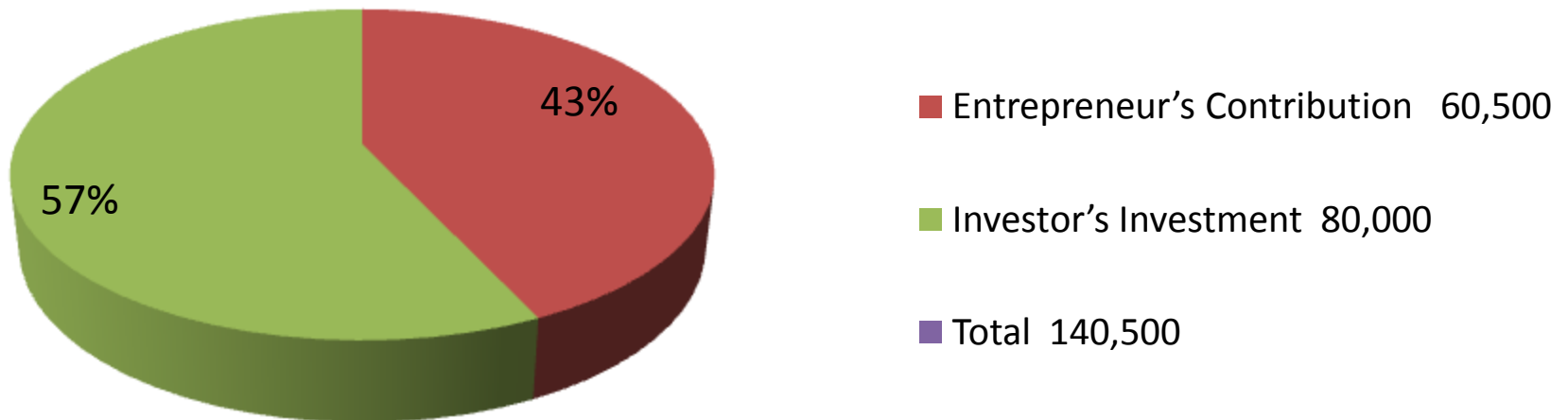
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|------------------------------------------|------------|-------------|---------------|
| Revenue (sales) | | | |
| Grocery item | 3130 | 93900 | 1126800 |
| Total sales (A) | 3130 | 93900 | 1126800 |
| Less Variable Exp. | | | |
| Grocery item | 2817 | 84510 | 1014120 |
| Total Variable exp. (B) | 2817 | 84510 | 1014120 |
| Contribution Margin CM [C= (A-B)] | 313 | 9390 | 112680 |
| less fixed exp. | | | |
| Electricity bill | | 500 | 6000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Guard | | 30 | 360 |
| Genaretor | | 240 | 2880 |
| Mobile | | 300 | 3600 |
| total fixed cost (D) | | 6270 | 75240 |
| Net profit (E) [C-D] | | 3120 | 37440 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|---------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Rice | 10 | 2000 | 20,000 | 10 | 2,000 | 20,000 | 40,000 |
| Flours | 5 | 1500 | 7,500 | 10 | 1500 | 15,000 | 22,500 |
| oil | 80 | 100 | 8,000 | 10 | 1500 | 15,000 | 23,000 |
| suger | 5 | 3000 | 15,000 | 7 | 3000 | 21,000 | 36,000 |
| Others | 100 | 100 | 10,000 | 90 | 100 | 9,000 | 19,000 |
| Total | 200 | | 60,500 | 127 | | 80,000 | 140,500 |

Source of Finance



Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|----------------------------------------|-------------|---------------|----------------|----------------|-----------------|
| Revenue (sales) | | | | | |
| Grocery item | 5420 | 162600 | 1951200 | 2048760 | 2151198 |
| Total Sales (A) | 5420 | 162600 | 1951200 | 2048760 | 2151198 |
| less variable Expenses | | | | | |
| Grocery item | 4878 | 146340 | 1756080 | 1843884 | 1936078 |
| Total variable Expenses (B) | 4878 | 146340 | 1756080 | 1843884 | 1936078 |
| Contribution Margin (CM)= (A-B) | 542 | 16260 | 195120 | 204876 | 215119.8 |
| Less Fixed Expenses | | | | | |
| Electricity bill | | 500 | 6000 | 6000 | 6000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (staff) | | 4000 | 48000 | 48000 | 48000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Guard | | 30 | 360 | 360 | 360 |
| Genaretor | | 300 | 3600 | 3600 | 3600 |
| Mobile | | 260 | 3120 | 3120 | 3120 |
| Total Fixed Cost | | 10390 | 124680 | 124680 | 124680 |
| Net Profit (E) (C-D) | | 5870 | 70440 | 80196 | 90439.8 |
| Investment Payback | | | 32000 | 32000 | 32000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|------------|---------------------------------------------------|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 80,000 | | |
| 1.2 | Net Profit | 70,440 | 80,196 | 90439.8 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 38,440 | 86636 |
| | Total Cash Inflow | 150440 | 118636 | 177075.8 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32000 | 32000 | 32000 |
| | Total Cash Outflow | 112,000 | 32000 | |
| 3 | Net Cash Surplus | 38,440 | 86636 | 145075.8 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 06 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

Pictures











FAMILY PICTURE

