Proposed NU Business Name: NAYEEM STORE



Project identification and prepared by: Ramendra Nath Haldar Feni Sadar Unit, Dhaka

Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta							
Name	:	SHAHINUR HAQUE FAHIM					
Age	:	08-04-1996 (21 Years)					
Education, till to date	:	Class VIII					
Marital status	:	Unmarried					
Children	:	NA					
No. of siblings:	:	02 Brothers 01 Sisters					
Address	:	Vill: Maizbaria , P.O: Kalidaha, P.S: Feni Sadar , Dist: Feni					
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father ALEYA BEGUM MD EKRAMUL HAQUE Branch: Kalidha, Feni, Centre: 08 (Female), Member ID: 2026/2, Group No: 08 Member since: 11-12-2009 (07 Years) First loan: BDT 5000					
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB,	:	Existing loan: BDT 5000 Outstanding loan: 5000 Father No No No					
BRAC ASA etc	•						

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nill
Business Experiences and	:	08 years experience in running business. 05 Years in own business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01816-048310
Family's Contact No.	:	01846-901039
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEYA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info					
Business Name	:	NAYEEM STORE			
Location	:	Maizbaria, kalidaha, FEni			
Total Investment in BDT	:	BDT 230000/-			
Financing	:	Self BDT 150000/- (from existing business) 65%			
		Required Investment BDT 80,000/- (as equity) 35%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	20 ft x 12 ft= 240 sq ft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like Groceries items Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is own Collects goods from Feni Agreed grace period is 3 months. 			

Existing Business (BDT)

	<u> </u>		
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Groceries items	3200	96000	1152000
Total Sales (A)	3200	96000	1152000
Less Variable Expense			
Groceries items	2720	81600	979200
Total variable Expense (B)	2,720	81600	979200
Contribution Margin (CM) [C=(A-B)	480	14400	172800
Less Variable Expense			
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		6,400	76800
Net Profit (E)= [C-D]		8,000	96000

Investment Breakdown

	Exis	sting	Proposed				
Particulars Qty.		Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	2000	10,000	10	2,000	20,000	30,000
Atta	4	1500	6,000	0	0	0	6,000
Sugar	2	3500	7,000	5	3500	17,500	24,500
Husk	2	1500	3,000	0	0	0	3,000
Tea leaf	20	400	8,000	0	0	0	8,000
Bran	3	2000	6,000	0	0	0	6,000
Potato	1	1800	1,800	1	0	0	1,800
Pulse	1	3200	3,200	10	3200	32,000	35,200
Others	1	105000	105,000	1	10500	10,500	115,500
Total	39	0	150,000	27	0	80,000	230,000

Source of Finance



Financial Projection (BDT)						
Paticular	Daily	Monthly	Year1	Year 2	Year 3	
Revenue(Sales)						
Groceries items	5000	150000	1800000	1890000	1984500	
Total Sales (A)	5000	150000	1800000	1890000	1984500	
Less Variable Expense						
Groceries items	4250	127500	1530000	1606500	1686825	
Total variable Expense (B)	4,250	127500	1530000	1606500	1686825	
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500	297675	
Less Variable Expense						
Electricity bill		700	8400	8900	9400	
Transportation		500	6000	6,500	7000	
Salary (self)		5000	60000	60000	60000	
Entertainment		300	3600	3600	3600	
Mobile bill		400	4800	4900	5000	
Total fixed cost (D)		6,900	82,800	83,900	85000	
Net Profit (E)= [C-D]		15600	187200	199,600	212675	
Investment Payback			32,000	32,000	32,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
	Investment Infusion by			
1.1	Investor	80,000		
1.2	Net Profit	187,200	199,600	212675
1.3	Depreciation (Non cash item)			
	Opening Balance of Cash			
1.4	Surplus		155,200	322800
	Total Cash Inflow	267200	354800	535475
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
	Investment Pay Back			
2.3	(Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	155,200	322800	503475

SWOT ANALYSIS

Strength

Employment: Self: 0 Family:0 Others:0

Experience & Skill: 08 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



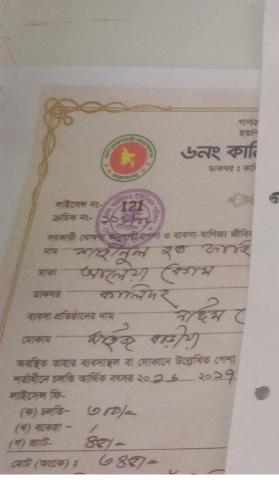




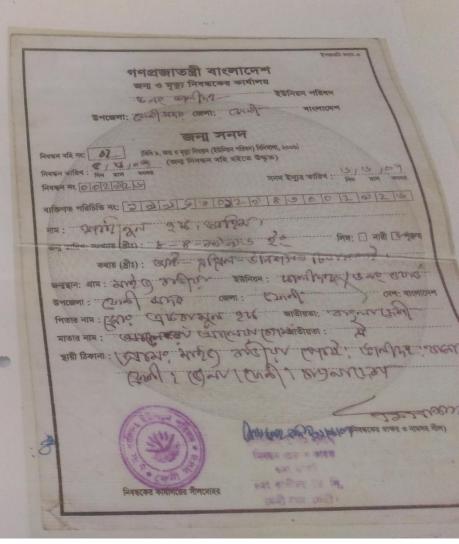








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FAMILY PICTURE

