

Proposed NU Business Name: **EUSUP STORE**



Project identification and prepared by: Md Bellal Hossen
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD EUSUP ALI
Age	:	04-02-1983 (33 Years)
Education, till to date	:	Class VII
Marital status	:	Married
Children	:	01 Son 02 Daughters
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Debrampur , P.O: Eyakubpur , P.S: Dagonbhuiyan , 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	:	JAHEDA BEGUM (LATE)
(iii) Father's name	:	MD NURUL HAQUE
(iv) GB member's info	:	Branch :Malancha Etimkhana Baazar , Centre : 10 (Female), Member ID: 1015 , Group No: 01 Member since: 25-03-199 (06 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 10000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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	:	22 years experience in running business. 22 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01822-480629
Family's Contact No.	:	01732-896460
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHEDA BEGUM (LATE) joined Grameen Bank since 06 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	:	EUSUP STORE
Location	:	Chowdhuri Hat, Noakhali
Total Investment in BDT	:	BDT 480000/-
Financing	:	Self BDT 400000/- (from existing business) 83% Required Investment BDT 80000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 sqft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Groceries Items Etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪One will be appointed after receiving equity money. ▪The shop is rented. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

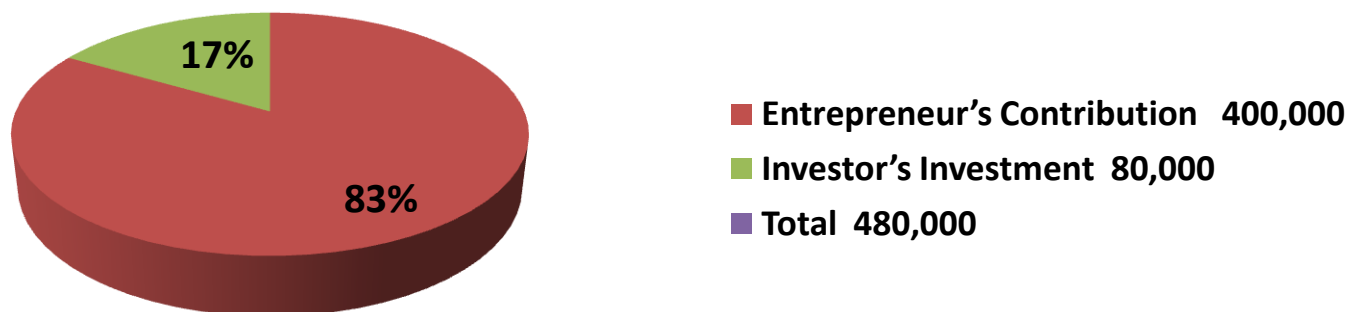
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries items	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Grocaries items	2465	73950	887400
Total variable Expense (B)	2,465	73950	887400
Contribution Margin (CM) [C=(A-B)]	435	13050	156600
Less Variable Expense			
Rent		2,300	27600
Electricity bill		800	9600
Transportation		1,000	12000
Entertainment		150	1800
Guard		50	600
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		4,750	57000
Net Profit (E)= [C-D]		8,300	99600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	10	2000	20,000	10	2,000	20,000	40,000
Sugar	5	3000	15,000	4	3000	12,000	27,000
Atta	5	1700	8,500	5	1700	8,500	17,000
Oil	50	100	5,000	100	100	10,000	15,000
Biscuit	1	40000	40,000	0	0	0	40,000
Bran	3	1000	3,000	0	0	0	3,000
Cosmetics	1	25000	25,000	1	20000	20,000	45,000
Pulse	50	120	6,000	0	0	0	6,000
Others	1	127500	127,500	1	9500	9,500	137,000
Security	1	150000	150,000	0	0	0	150,000
Total	127	0	400,000	121	0	80,000	480,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Groceries items	7000	210000	2520000	2646000
Total Sales (A)	7000	210000	2520000	2646000
Less Variable Expense				
Groceries items	5950	178500	2142000	2249100
Total variable Expense (B)	5,950	178500	2142000	2249100
Contribution Margin (CM) [C=(A-B)	1,050	31500	378000	396900
Less Variable Expense				
Rent		2,300	27600	27,600
Electricity bill		1000	12000	12500
Transportation		1,300	15600	16,100
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		150	1800	1800
Guard		50	600	600
Generator		150	1800	1800
Mobile bill		400	4800	4900
Total fixed cost (D)		15,350	182,400	183,500
Net Profit (E)= [C-D]		16150	193800	213,400
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	193,800	213,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		161,800
	Total Cash Inflow	273800	375200
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)	48,000	48,000
	Total Cash Outflow	112,000	48,000
3	Net Cash Surplus	161,800	343200

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 22 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