

Proposed NU Business Name: **NOOR ALAM STORE**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAHAB UDDIN
Age	:	25-03-1999 (18 Years)
Education, till to date	:	Diploma
Marital status	:	Unmarried
Children	:	NIL
No. of siblings:	:	05 Brothers
Address	:	Vill: Sultanpur ; P.O: Feni ; P.S: Feni Sadare ; 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	:	GOLAP BEGUM
(iii) Father's name	:	MD. YONUS
(iv) GB member's info	:	Branch: Dhormapur, Feni, Centre # 20 (Female), Member ID: 6575, Group No: 07 Member since: 27-11-2010 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan:
(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

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	:	10 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Glossary Shop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845-702638
Family's Contact No.	:	01916-772947
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAP BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	NOOR ALAM STORE
Location	:	Sadar Hospital, Feni
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	05 ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Soft drinks, Juice etc▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

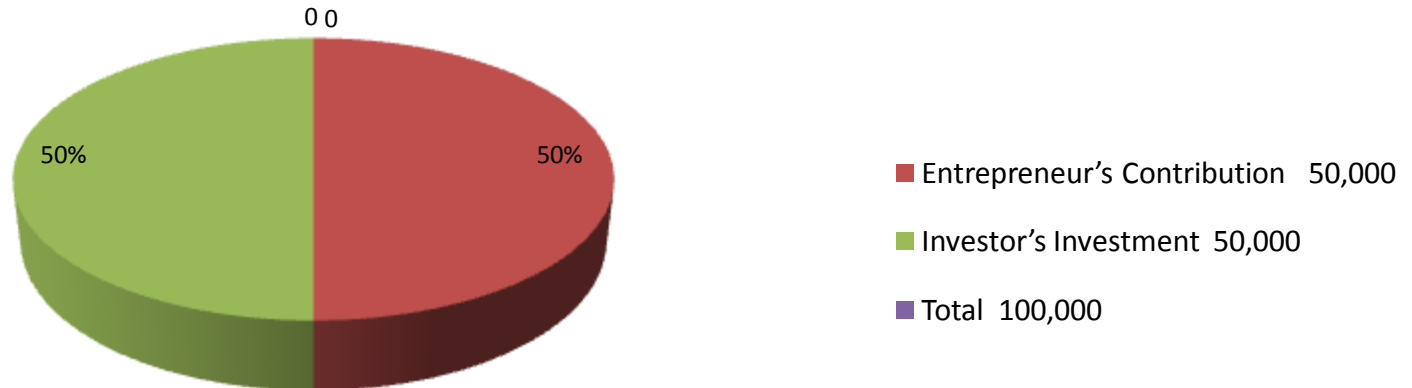
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuit, Soft drinks, Juice etc	3,000	90000	1080000
Total Sales (A)	3,000	90000	1080000
Less Variable Expense			
Biscuit, Soft drinks, Juice etc	2,550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		3000	36000
Electricity bill		400	4800
Salary (self)		5000	60000
Entertainment		300	3600
Guard		600	7200
Mobile bill		300	3600
Total fixed cost (D)		9,600	115200
Net Profit (E)= [C-D]		3,900	46800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drinks	5	500	2,500	20	500	10,000	12,500
Biscuit	20	300	6,000	50	300	15,000	21,000
Mobile Card	0	0	5,000	0	0	0	5,000
juice	5	750	3,750	10	750	7,500	11,250
Chanachur	10	110	1100	0	0	0	1100
Soap	2	360	720	0	0	0	720
Chocolate, chips	0	0	5,000	0	0	7,500	12,500
Koyel, Mombati	0	0	3,000	0	0	0	3,000
Energy Drink	4	960	3,840	0	0	0	3,840
Pansupari	0	0	2,000	0	0	0	2,000
Others	0	0	17,090	1		10,000	27,090
Total	0	0	50,000	0	0	50,000	100,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Biscuit, Soft drinks, Juice etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less Variable Expense					
Biscuit, Soft drinks, Juice etc	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less Variable Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		600	7,200	7,500	7,900
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		600	7,200	7,200	7,200
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		9,900	118,800	119,300	120,000
Net Profit (E)= [C-D]		5,850	70,200	79,150	88,373
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	70,200	79,150	88,373
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50,200	109,350
	Total Cash Inflow	120,200	129,350	
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	50,200	109,350	177,723

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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







SAKURA
মৌকারা
দুর্ভাগ্য বিখ্যাত
দুর্ভাগ্যের ৯১তম
বার্ষিক ইস্তাফে সওয়াব
মাহফিল

মৌকারা
নেছারীয়া কামিল
কামিল (হাদিস)-এ ভর্তি চলছে

১-২
মৌকারা
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