

## Proposed NU Business Name: **NUR STORE**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MD:JAKAYER HOSSAIN</b>
Age	:	12-03-1992(25 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companigong, Dist: Nohakhali
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>DEL AFROJ</b>
(iii) Father's name	:	<b>MD:SADYEK HOSSAIN</b>
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 6(Female), Member ID: 1374/1, Group No: 06 Member since: 18/02/2006 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 70,000, Outstanding loan: 66920
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	14years experience in running business. 08 years is won business. He has 06 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830344510
Family's Contact No.	:	01830951181
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**DEL AFROJ** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

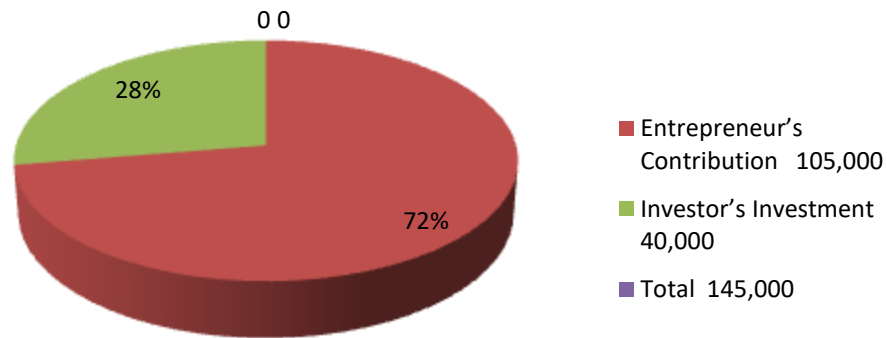
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NUR STORE</b>
Location	:	High school road, chowdharyhat, Nohakhali.
Total Investment in BDT	:	BDT 145000/-
Financing	:	Self BDT 105000/-(from existing business) 72% Required Investment BDT 40000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Softdrink,stationary, others items etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Two will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bashurhat.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Electric items	4000	120000	1440000
<b>Total sales (A)</b>	4000	120000	1440000
<b>Less Variable Exp.</b>			
Electric items	3600	108000	1296000
<b>Total Variable exp. (B)</b>	3600	108000	1296000
<b>Contribution Margin CM [C= (A-B)]</b>	400	12000	144000
<b>less fixed exp.</b>			
Rent		500	6000
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		50	600
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		6950	83400
<b>Nit profit</b>		5050	60600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Load	0	0	10000	0	0	5000	15000
Card	0	0	5000	0	0	5000	10000
City gold	0	0	35000	0	0	15000	50000
Cosmetic	0	0	30000	0	0	15,000	45,000
Others	0	0	20000	0	0	0	20,000
Security	0	0	5000	0	0	0	5000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>105000</b>	<b>0</b>	<b>0</b>	<b>40,000</b>	<b>145,000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electric items	7550	226500	2718000	2853900
<b>Total Sales (A)</b>	7550	226500	2718000	2853900
less variable Expenses				
Electric items	6795	203850	2446200	2568510
Total variable Expenses (B)	6795	203850	2446200	2568510
<b>Contribution Margin (CM)= (A-B)</b>	755	22650	271800	285390
<b>Less Fixed Expenses</b>				
Rent		500	6000	6000
Electricity bill		500	6000	6200
Transportation		500	6000	6200
Salary (self)		5000	60000	60000
Salary(staff)		5000	60000	60000
Entertainment		300	3600	3600
Gird		50	600	600
Generator		0	0	0
Mobile bill		700	8400	8600
<b>Total Fixed Cost</b>		12550	150600	151200
<b>Net Profit (E) (C-D)</b>		10100	121200	134190
Investment Payback			<b>28000</b>	<b>28000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	121200	134190
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		105,200
	<b>Total Cash Inflow</b>	161,200	239,390
2	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000
	<b>Total Cash Outflow</b>	56,000	16000
3	<b>Net Cash Surplus</b>	105,200	223,390

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :02 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

Pictures





















# FAMILY PICTURE

