

Proposed NU Business Name: **YOUSUF GENERAL 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	:	<b>MD. YOUSUF</b>
Age	:	15-12-1982 ( 35 Years)
Education	:	Class 05
Marital status	:	Married
Children	:	03 Daughters
No. of siblings:	:	05 Brothers 01 Sister
Address	:	Vill: South Betagaon ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadar ; 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	:	<b>SARIFA KHATUN</b>
(iii) Father's name	:	<b>LATE NURUL HAQUE</b>
(iv) GB member's info	:	Branch: Kuthir Hatt . Centre # 19 (Male), Member ID: 4191, Group No: 08 Member since: 20-04-2000 to 01-01-2008 ( 08 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(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	:	18 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-805093
Family's Contact No.	:	01840-122101
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SARIFA KHATUN** joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>YOUSUF GENERAL STORE</b>
Location	:	South Betagaon, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 21 ft= 336 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Biscuits, Cold Drinks etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

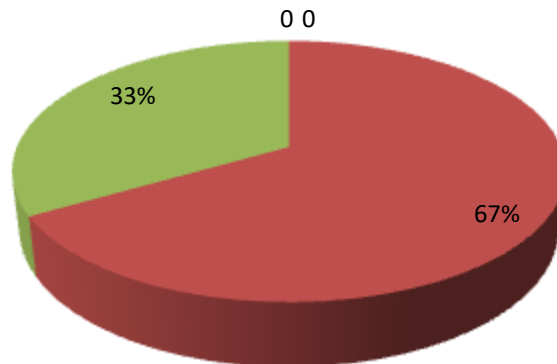
## Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Oil, Biscuits, Cold Drinks etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	4,000	120,000	1,440,000
<b>Less Variable Expense</b>			
Rice, Oil, Biscuits, Cold Drinks etc	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	3,400	102,000	1,224,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less Variable Expense</b>			
Electricity bill		300	3,600
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>7,600</b>	<b>91,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>10,400</b>	<b>124,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	20	2300	46,000	5	2300	11500	57,500
Oil	80	90	7,200	80	90	7,200	14,400
Dall	75	90	6,750	75	90	6,750	13,500
Biscuits	15	300	4,500	30	300	9,000	13,500
Cold Drinks	15	500	7,500	30	500	15,000	22,500
Potato	1	1000	1,000	0	0	0	1,000
Spices	0	0	5,000	0	0	0	5,000
Salt	143	35	5,000	0	0	0	5,005
Cosmetics	0	0	15,000	0	0	0	15,000
Others	0	0	2,050	0	0	550	2,600
<b>Total</b>	<b>349</b>	<b>4315</b>	<b>100,000</b>	<b>220</b>	<b>3280</b>	<b>50,000</b>	<b>150,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

## Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Rice, Oil, Biscuits, Cold Drinks etc	5,000	150,000	1800000	1890000	1984500
<b>Total Sales (A)</b>	5,000	150,000	1800000	1890000	1984500
<b>Less Variable Expense</b>					
Rice, Oil, Biscuits, Cold Drinks etc	4,250	127,500	1530000	1606500	1686825
<b>Total variable Expense (B)</b>	4,250	127,500	1530000	1606500	1686825
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>750</b>	<b>22,500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Variable Expense</b>					
Electricity bill		500	6,000	6,500	7,000
Transportation		1,800	21,600	22,000	22,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>8,200</b>	<b>98,400</b>	<b>99,500</b>	<b>100,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>14,300</b>	<b>171,600</b>	<b>184,000</b>	<b>196,875</b>
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	<b>171,600</b>	<b>184,000</b>	<b>196,875</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151,600	315,600
	<b>Total Cash Inflow</b>	221,600	335,600	512,475
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
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	151,600	315,600	492,475

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

