

Proposed NU Business Name: **M/S LUCKY STORE**



Project identification and prepared by: Md. Monoranjon,
Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	LUCKY AKTER
Age	:	03-05-1990 (27 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Katakhilli, P.O:MunshiganjP.S: Munshiganj sadar Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAPPY AKTER
(iii) Father's name	:	MD BOSHER UDDIN SARKAR
(iv) GB member's info	:	Branch,Chorkower Centre # 45 (Female), Member ID: 3232, Group No: 05 Member since: 19-05-1918 (5 Years) First loan: BDT 2,500/- Existing loan: BDT 30,000/- Outstanding loan: BDT 11,520/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01933-947743
Mother's Contact No.	:	01990-913255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAPPY AKTER joined Grameen Bank since 25 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUJAN STORE
Location	:	Rantonpur, Ponchosar, Munshiganj.
Total Investment in BDT	:	BDT 144,000/-
Financing	:	Self BDT 94,000(from existing business) 65% Required Investment BDT 50,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; , solt,sugar,drinking water, oil,juce,chips, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing.no employee. ▪He is doing his business in renting place. ▪Collects goods from Mirkadim, Rikabi bazar. ▪Agreed grace period is 3 months.

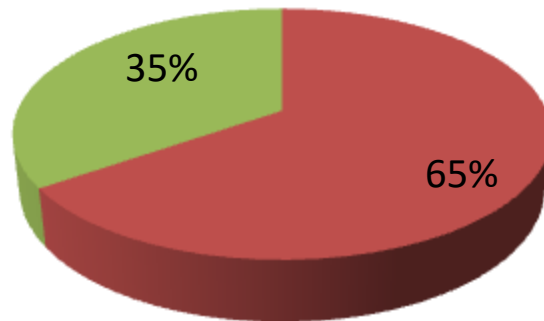
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Rent		2,000	24,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,000	92,400
Net Profit (E) [C-D]		3,250	42,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Juce (500p x 48)	24,000	24,000	48,000
Drinking Water	37,500	9,375	46,875
Chips,Ata,Oil	14,720	-	14,720
Other	17,780	16,625	36,825
Total	94,000	50,000	144,000

Source of Finance



- Entrepreneur's Contribution 94,000
- Investor's Investment 50,000
- Total 144,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd Year
Revenue (sales)				
Grocery item	3,000	90,000	10,80,000	11,34,000
Total Sales (A)	3,000	90,000	10,80,000	11,34,000
Less. Variable Expense				
Grocery item	2,550	76,500	918,000	963,900
Total variable Expense (B)	2,550	76,500	918,000	963,900
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100
Less. Fixed Expense			,	
Electricity Bill		400	4,800	4,800
Mobile Bill		300	3,600	3,700
Rent		2,000	24,000	24,000
Salary (self)		5,000	60,000	60,000
Non Cash Item				
Total Fixed Cost		8,000	92,400	92,500
Net Profit (E) [C-D]		5,500	69,600	77,600
Investment Payback			30,000	30000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	69,600	77,600
1.3	Depreciation (Non cash item)	0	
1.4	Opening Balance of Cash Surplus		39,600
	Total Cash Inflow	119,600	117,200
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)	30,000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	39,600	87,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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