

Proposed NU Business Name: **OLIUL STORE**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. OLIUL HAQUE
Age	:	13/05/1987(30Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brother
Address	:	Vill: Makranda,P.O:Lolitnogor,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SABIRON NESA
(iii) Father's name	:	MD. ROFIKUL ISLAM
(iv) GB member's info	:	Branch:Badhair,Tanor, Centre #60(Female), Member ID: 9888/2, Group No:06 Member since:1990-1996, New First loan: BDT -1500
Further Information:		Existing Loan: BDT 34980, Outstanding loan:34980
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Goru palan, Flexiload, Bikash,datchbangla
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01780122132
Father's Contact No.	:	01721517015
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SABIRON NESHA joined Grameen Bank since 06 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	OLIUL STORE
Location	:	Makranda,Lolitnogor,Godagari, Rajshahi
Total Investment in BDT	:	BDT 131550/-
Financing	:	Self BDT 81550/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	18ft x 9ft= 162 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; Rice, Suger, Flour, Dal, Oil, Biscuts, Cosmetics, Moshola, ETC▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

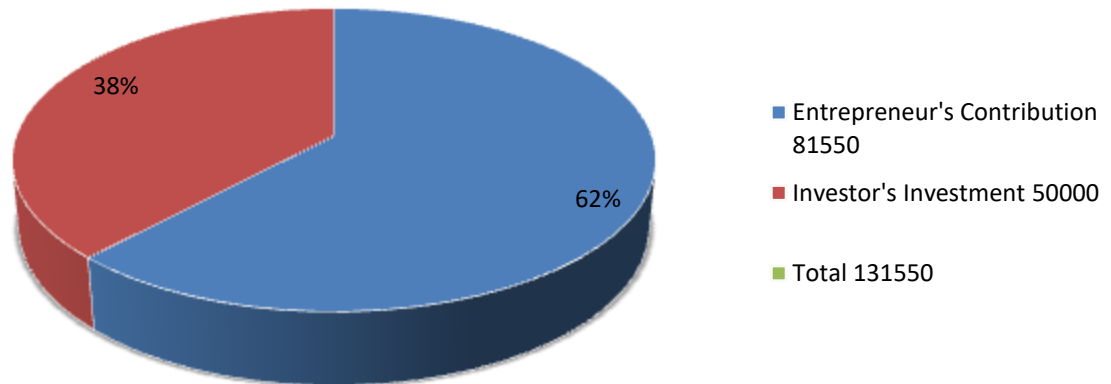
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Suger, Flour, Dal, Oil, Biscuts, Cosmetics, Moshola, ETC	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Rice, Suger, Flour, Dal, Oil, Biscuts, Cosmetics, Moshola, ETC	2400	72000	864000
Total Variable Expense (B)	2400	72000	864000
Contribution Margin(CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		1200	14400
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		500	6000
Food/other		100	1200
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		7000	84000
Net Profit (E) [C-D]		11000	132000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	6300	10500	16800
Suger	2600	7800	10400
Flour	1800	4500	6300
Dal	2800	5600	8400
Oil	2700	0	2700
Biscuts	10000	6600	16600
Cosmetices	10000	10000	20000
Moshola	5000	0	5000
Cold drinks	1350	5000	6350
Freze	39000	0	39000
Total	81550	50000	131550

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Rice, Suger, Flour, Dal, Oil, Biscuts, Cosmetics, Moshola, ETC		90000	1080000	1134000	1190700
Total Sales (A)		90000	1080000	1134000	1190700
Less. Variable Expense					
Rice, Suger, Flour, Dal, Oil, Biscuts, Cosmetics, Moshola, ETC		72000	864000	907200	952560
Total Variable Expense (B)		72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)]		18000	216000	226800	238140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1200	14400	14700	15000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		500	6000	6300	6600
Food		100	1200	1200	1200
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		7000	84000	84900	85800
Net Profit (E) [C-D]		11000	132000	141900	152340
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	132000	141900	152340
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		112000	233900
	Total Cash Inflow	182000	253900	386240
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	112000	233900	366240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Makranda,
Lolitnogor,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







