

Proposed NU Business Name: **DIDAR STORE**



Project identification and prepared by: MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	DIDAR HOSSAIN
Age	:	08-12-1987 (30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	00 Brother .
Address	:	Vill: Dab Rampur P.O Atimkhana Bazar, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SOKINA KHATUN
(iii) Father's name	:	DIN MOHAMMED
(iv) GB member's info	:	Branch:Eyaqubpur,Dagonbhuyain , Centre # 28(Female), Member ID: 1301, Group No:2 Member since: 2007-2012 (5Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan:0/=
(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	:	0 years experience in running business. 08Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01877496871
Family's Contact No.	:	01881547761
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKINA KHATUN joined Grameen Bank since years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	DIDAR STORE
Location	:	Alipur road, Namer bazar, Dagonbhuyin, Feni.
Total Investment in BDT	:	BDT 142,000/-
Financing	:	Self BDT 92,000/- (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	:	40 ft x 10ft= 400square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cooling corner items etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪01 Will be appointed after getting equity money.▪Collects goods from Dagonbhuiyan▪Agreed grace period is 3 months.

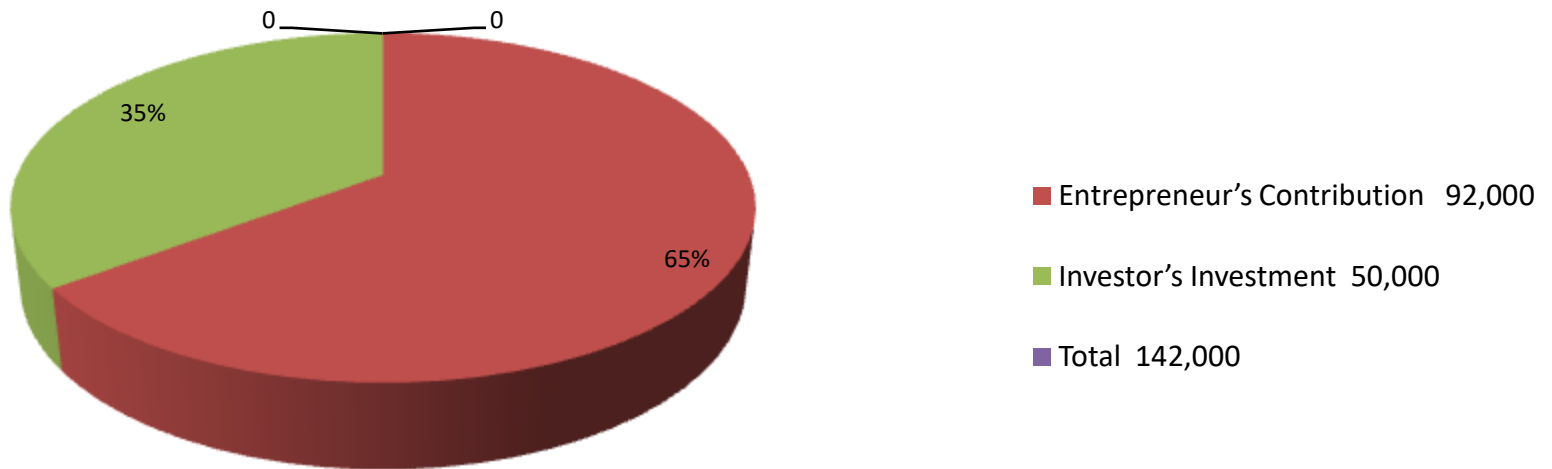
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cooling corner items etc.	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Cooling corner items etc.	2800	84000	1008000
Total variable Expense (B)	2800	84000	1008000
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less Variable Expense			
Rent		2000	24000
Electricity Bill		400	4800
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		0	0
Generator		200	2400
Mobile Bill		500	6000
Total fixed cost (D)		9300	111600
Net Profit (E)= [C-D]		11700	140400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chipes	0	0	10000	0	0	10000	20000
Biscuites	0	0	20000	0	0	25000	45000
Coldrinkes	0	0	15000	0	0	5000	20000
Others	0	0	20000	0	0	10000	30000
Tea	0	0	3000	0	0	0	3000
Milk	0	0	4000	0	0	0	4000
Security			20000			0	20000
Total			92000			50000	142000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
Revenue(Sales)					
Cooling corner items etc	4600	138000	1656000	1738800	1825740
Total Sales (A)	4600	138000	1656000	1738800	1825740
Less Variable Expense					
Cooling corner items etc.	3680	110400	1324800	1391040	1460592
Total variable Expense (B)	3680	110400	1324800	1391040	1460592
Contribution Margin (CM) [C=(A-B)]	920	27600	331200	347760	365148
Less Variable Expense					
Rent		2000	24000	24000	24000
Electricity Bill		600	7200	7400	7600
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	62000	64000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		200	2400	2400	2400
Mobile Bill		700	8400	8600	8800
Total fixed cost (D)		15200	182400	185000	187600
Net Profit (E)= [C-D]		12400	148800	156240	164052
Investment Payback			20000	20000	20000

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	148800	156240	164052
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		128,800	265,040
	Total Cash Inflow	198,800	285,040	429,092
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	128,800	265,040	409,092

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 03Years
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

















FAMILY PICTURE

