

Proposed NU Business Name: **U CHOICE**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOVO MRIDHA
Age	:	17-08-1988(29Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	01 Soon
No. of siblings:	:	04 Brother 04 sisters
Address	:	Vill:South tajpur P.O ;tajpur P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE MAYA BEGUM
(iii) Father's name	:	MD. ABDUL RASHID MRIDHA
(iv) GB member's info	:	Branch:Imamgonj, Centre # 20(Female), Member ID: 20, Group No: 03 Member since:02-07-1997-2006(09Years) First loan: BDT 2,000/- Existing loan :30,000/- Outstanding loan:Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01984-772694
Family's Contact No.	:	01718-887164
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEATH MAYA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	U CHOICE
Location	:	Samobay super market,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 265,000/- (from existing business)81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 9 ft= 135 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; sandel,pons etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is rented. ▪Collects goods from gulistan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

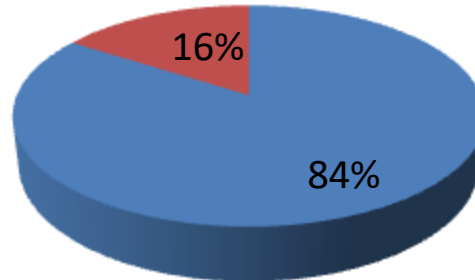
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sandel,pons etc.	2,400	72,000	864,000
Total Sales (A)	2,400	72,000	864,000
Less. Variable Expense			
sandel,pons etc.	1,920	57,600	691,200
Total variable Expense (B)	1,920	57,600	691,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		2,600	31,200
Electricity Bill		200	2,400
Transportation		500	6,000
Salary(self)		5,000	60,000
Gird		150	1,800
Generator		100	1,200
Mobile bill		100	1,200
Total fixed Cost (D)		8,650	103,800
Net Profit (E) [C-D]		5,750	69,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
sandel	500	450	225000		100	450	45,000	270,000
ponse	200	100	20000		0	0	5,000	25,000
security			20000					20,000
Total			265000			0	50,000	315,000

Source of finance

■ Entrepreneur investment 265,000 ■ Investore investment 50,000 ■ Total investment 315,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
sandel,pons etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
sandel,pons etc.	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		2,600	31,200	31,200	31,200
Electricity Bill		200	2,400	2,520	2,646
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Gird		150	1,800	1,800	1,800
Generator		100	1,200	1,260	1,323
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,650	103,800	104,340	104,907
Net Profit (E) [C-D]		9,350	112,200	122,460	133,233
Investment Payback			20,000	20,000	20,000

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

Sl #	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	112,200	122,460	133,233
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		92,200	194,660
	Total Cash Inflow	162,200	214,660	327,893
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	92,200	194,660	307,893

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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









