

Proposed NU Business Name: **BELAL STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BELAL
Age	:	16-09-1983(34Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	05Brothers.01Sister
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA
(iii) Father's name	:	KORBAN ALI
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 10(Female), Member ID: 1571/1, Group No: 03 Member since: 1996 to 2005 (08Years) First loan: BDT 2,000 Existing Loan: BDT: 40,000, Outstanding loan:0/=
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825634705
Family's Contact No.	:	01830175486
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA joined Grameen Bank since 08 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

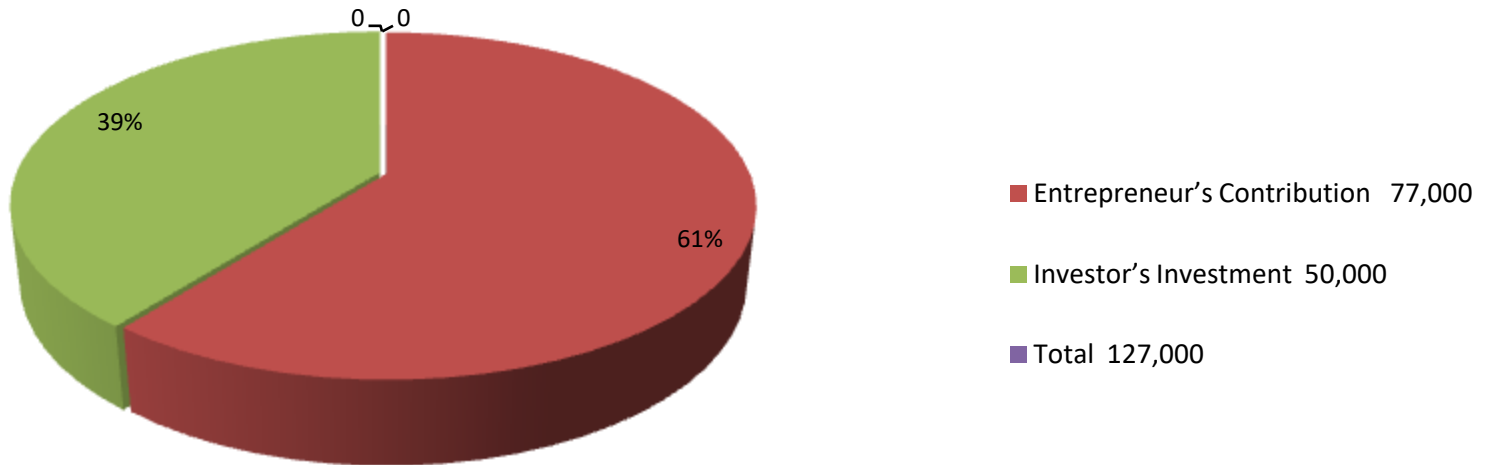
Business Name	:	BELAL STORE
Location	:	Main road, Chowdharyhat , Nohakhali.
Total Investment in BDT	:	BDT 127000/-
Financing	:	Self BDT 77000/- (from existing business) 61% Required Investment BDT 50,000/- (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery items ,etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 20% gain on sales▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery items	3,000	90000	1080000
Total Sales (A)	3,000	90000	1080000
Less Variable Expense			
Grocery items	2400	72000	864000
Total variable Expense (B)	2400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1000	12000
Electricity bill		700	8400
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		50	600
Generator		450	5400
Mobile bill		500	6000
Total fixed cost (D)		8900	106800
Net Profit (E)= [C-D]		9100	109200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tea	0	0	5000	0	0	5000	10000
Suger	0	0	10000	0	0	5000	15000
Milk	0	0	2000	0	0	5000	7000
Weat	0	0	5000	0	0	10000	15000
Chipes	0	0	5000	0	0	5000	10000
potato	0	0	5000	0	0	5000	5000
Cold drinks	0	0	5000	0	0	0	5000
Others	0	0	20000	0	0	15000	35000
Security	0	0	20000	0	0	0	20000
Total			77000			50000	127000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery items	4200	126000	1512000	1587600	1666980
Total Sales (A)	4200	126000	1512000	1587600	1666980
Less Variable Expense					
Grocery items	3360	100800	1209600	1270080	1333584
Total variable Expense (B)	3360	100800	1209600	1270080	1333584
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520	333396
Less Variable Expense					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18600
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		50	600	600	600
Generator		450	5400	5400	5400
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		14900	178800	187740	197127
Net Profit (E)= [C-D]		10300	123600	129780	136269
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 2 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	123600	129780	136269
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103,600	213,380
	Total Cash Inflow	173,600	233,380	349,649
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	103,600	213,380	329,649

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 07 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













FAMILY PICTURE

