

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



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MOHAMMAD ALAMGIR |
| Age | : | 02/07/1993 (33Years) |
| Education, till to date | : | Class-08 |
| Marital status | : | Unmarried |
| Children | : | None |
| No. of siblings: | : | 01 Brather 01 Sister |
| Address | : | Vill: Laxmipur P.O: Swarajpur, P.S: Sonagazi, Dist: Feni. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | REZIA BEGUM |
| (iii) Father's name | : | FAKIR AHMMAD |
| (iv) GB member's info | : | Branch: Mongol kandi, Centre # 03/(Female), Member ID: 1526, Group No: 04 Member since: 05-02-2007(10Years) First loan: BDT 7,000/- |
| Further Information: | | Existing loan: BDT 80,000/- Outstanding loan: BDT35000/- |
| (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 | : | 14 Years Experience 14 In Running Business. He Has No Training |
| Other Own/Family Sources Of Income | : | None |
| Other Own/Family Sources Of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01863-539592 |
| Mother's Contact No. | : | None |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REZIA BEGUM joined Grameen Bank since 10 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

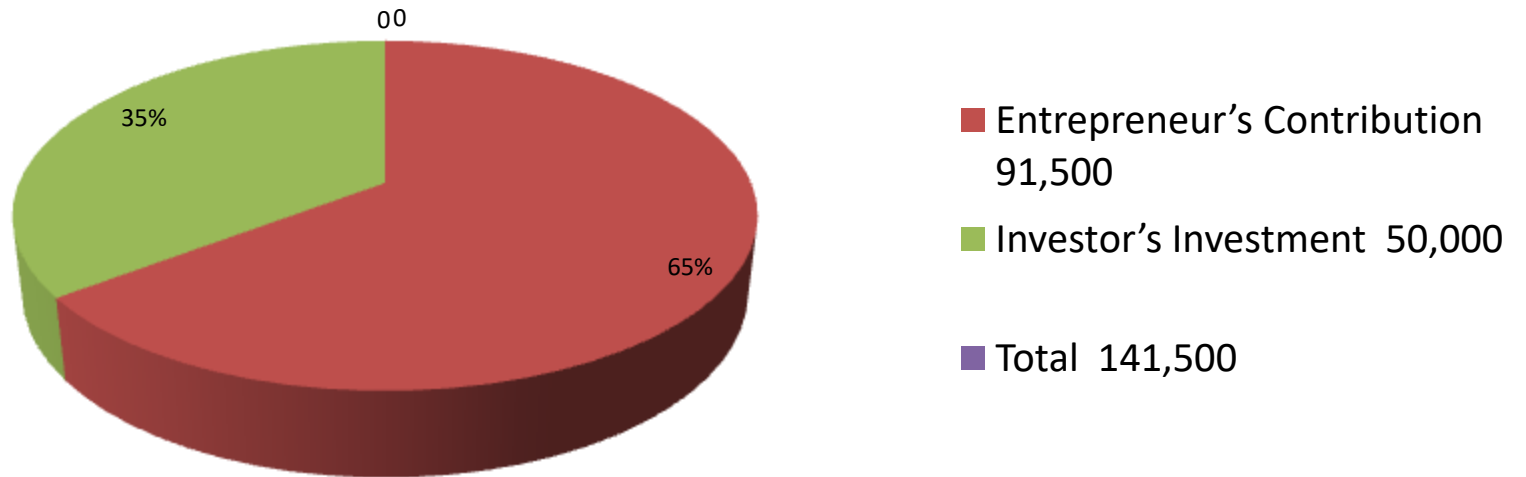
| | | |
|--|---|--|
| Business Name | : | M/S SWAPNA STORE |
| Location | : | Miar Bazar,sonagazi, Feni. |
| Total Investment In BDT | : | Bdt 141,500/- |
| Financing | : | Self BDT 91,500/- (From Existing Business) 65% Required Investment BDT 50,000(as Equity) 35% |
| Present Salary/Drawings From Business (Estimates) | : | Bdt 5,000/- |
| Proposed Salary | : | Bdt 5,000/- |
| Size Of Shop | : | 18 Bft X 25 ft. = 450 Square Ft |
| Security Of The Shop | : | 20,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold drinks,biscuit,tea,juice,Lemon & others.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months. |

Existing

| Particular | Daily | Monthly | Yearly |
|--|-------------|--------------|----------------|
| Revnue (Sale) | | | |
| Biscuit,tea.Cold Drinks.Lemon. | 3000 | 90000 | 1080000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 3000 | 90000 | 1080000 |
| Less Variable Expense (B) | | | 0 |
| Biscuit,tea.Cold Drinks.Lemon. | 2400 | 72000 | 864000 |
| Total Variable Expense | 2400 | 72000 | 864000 |
| Contributon Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 |
| Less Fixed Expense | | | |
| Rent | | 2000 | 24000 |
| Electric Bill | | 1000 | 12000 |
| Transportaion | | 300 | 3600 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 200 | 2400 |
| Guard | | 100 | 1200 |
| Generator | | 300 | 3600 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 9200 | 110400 |
| Net Profit (E)= [C-D] | | 8800 | 105600 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Existing | Qty. | Unit Price | Proposed | Proposed Total |
| Cold Drinks | 0 | 0 | 25,000 | 0 | 0 | 25,000 | 50,000 |
| Juice | 0 | 0 | 15,000 | 0 | 0 | 10,000 | 25,000 |
| Biscuit | 0 | 0 | 10,000 | 0 | 0 | 10,000 | 20,000 |
| Chanachur | 0 | 0 | 7,000 | 0 | 0 | 5,000 | 12,000 |
| Tea | 0 | 0 | 5,000 | 0 | 0 | 0 | 5,000 |
| Sugar | 0 | 0 | 2,000 | 0 | 0 | 0 | 2,000 |
| Milk | 0 | 0 | 2,500 | 0 | 0 | 0 | 2,500 |
| Others | 0 | 0 | 5,000 | 0 | 0 | 0 | 5,000 |
| Security | | | 20,000 | | | | 20,000 |
| Total | 0 | 0 | 91,500 | 0 | 0 | 50,000 | 141,500 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Biscuit,tea.Cold Drinks.Lemon. | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Plate var,Var,Anggel & Others | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Less Variable Expense (B) | | | | | |
| Loha,Plastic,Silvar Others | 3200 | 96000 | 1152000 | 1209600 | 1270080 |
| Total Variable Expense | 3200 | 96000 | 1152000 | 1209600 | 1270080 |
| Contributon Margin (CM) [C=(A-B)] | 800 | 24000 | 288000 | 302400 | 317520 |
| Less Fixed Expense | | | | | |
| Rent | | 2000 | 24000 | 24000 | 24000 |
| Electric Bill | | 1000 | 12000 | 12300 | 12600 |
| Transportaion | | 300 | 3600 | 3780 | 3969 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Gard | | 100 | 1200 | 1200 | 1200 |
| Generator | | 300 | 3600 | 3600 | 3600 |
| Mobil Bill | | 300 | 3600 | 3700 | 3800 |
| Total Fixed Cost (D) | | 9200 | 106800 | 107380 | 107969 |
| Net Profit (E)= [C-D] | | 14800 | 177600 | 186480 | 195804 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 177,600 | 186480 | 195804 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 157600 | 324080 |
| | Total Cash Inflow | 227,600 | 344,080 | 519,884 |
| 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 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:06, Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Miar Bazar, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







