

Proposed NU Business Name: **ARINA STORE**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOLAMAN
Age	:	30-01-1990(28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	02 Brothers, 02 Sisters.
Address	:	Vill:Bashpodhuya, P.O:Porshuram, P.S: Porshuram, 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	:	TAZ NEHAR BEGUM
(iii) Father's name	:	CHAN MIA
(iv) GB member's info	:	Branch: Porshuram, Centre # 28(Female), Member ID:3493/2, Group No: 03 Member since: 02-03-2012-2018(5 Years) First loan: BDT 10,000/- Existing loan: BDT 20,000/- Outstanding loan: 6920/-
Further Information:		
(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	:	04 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817776799
Mother's Contact No.	:	01819546563
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TAZ NEHAR BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan Business.

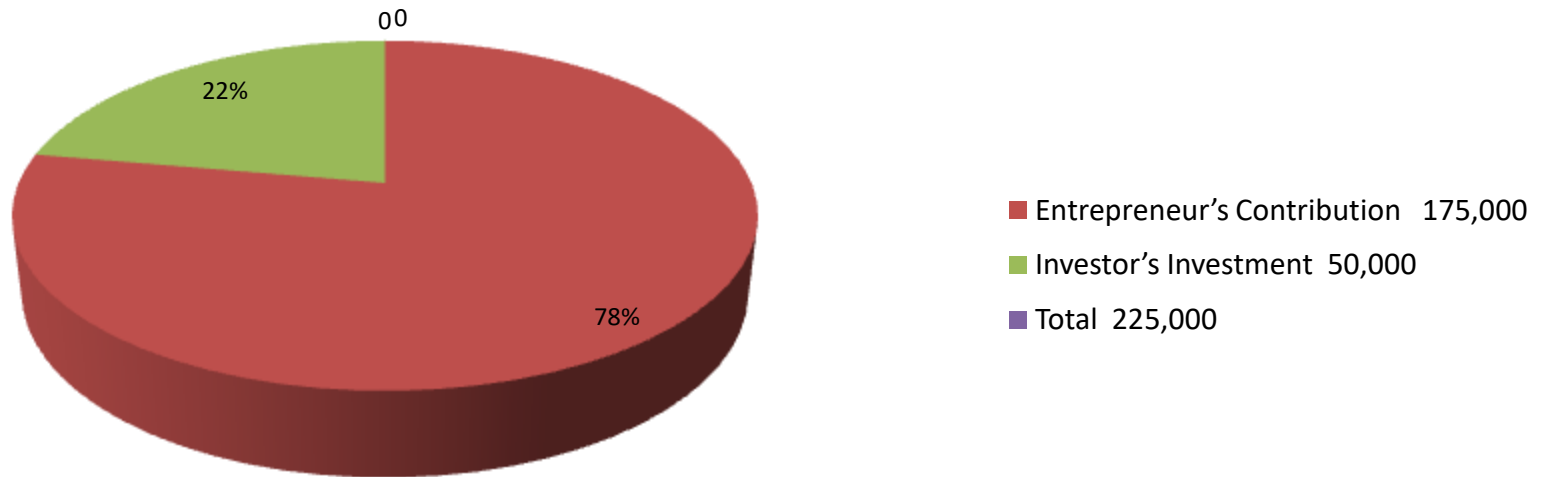
Proposed Nobin Udyokta Business Info

Business Name	:	ARINA STORE
Location	:	Bashpodhuya, Porshuram, Porshuram, Feni.
Total Investment in BDT	:	BDT 225000/-
Financing	:	Self BDT 175000(from existing business) 78% Required Investment BDT 50,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square 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;biscute, cake, nuduls, tea, chips, oil others..▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing employee.▪He is doing his business in renting place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
biscute,chanachr,chips,tea,cake,nudels,others.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
biscute,chanachr,chips,tea,cake,nudels,others.	2700	81000	972000
Total Variable Expense	2700	81000	972000
Contributon Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		600	7200
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6600	79200
Net Profit (E)= [C-D]		2400	28800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscute	0	0	70,000			0	70,000
chipes	0	0	10,000			10,000	20,000
noodels	0	0	10,000			10,000	20,000
cake	0	0	5,000			0	5,000
soap	0	0	10,000			10,000	20,000
oil	0	0	15,000			10,000	25,000
tea	0	0	5,000			10,000	15,000
others			20,000			0	20,000
security			30,000			0	30,000
						0	0
Total	0	0	175,000	0	0	50,000	225,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscute,chanachr,chips,tea,cake,nudels,others.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6600	79200	79600	80000
Net Profit (E)= [C-D]		5400	64800	68040	71442
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	64,800	68040	71442
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44800	92840
	Total Cash Inflow	114,800	112,840	164,282
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	20,000	20,000
3	Net Cash Surplus	44,800	92,840	144,282

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Bashpodhuya, Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

