

## Proposed NU Business Name: **ITYADI STORE**



Project identification and prepared by: Md. Belal Hossain  
Chagal naiya, feni

Project verified by: Md. Abadot Hossain



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABUL KALAM</b>
Age	:	01/03/1984 ( 34 Years)
Education, till to date	:	B S S
Marital status	:	Married
Children	:	2 Daughter 0 Sons
No. of siblings:	:	04 Brother 0 sister
Address	:	Vill: North kuhuma, P.O: Shantir hat, P.S: Chagal naiya, 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	:	<b>ACHHIYA BEGUM</b>
(iii) Father's name	:	<b>TOFAJJOL HAQUE</b>
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 07/(Female), Member ID:5142 Group No: 08 Member since: 02-03-2000-2006 First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	4 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.	:	01825-271932
Mother's Contact No.	:	01830-012801
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ACHHIYA BEGUM** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

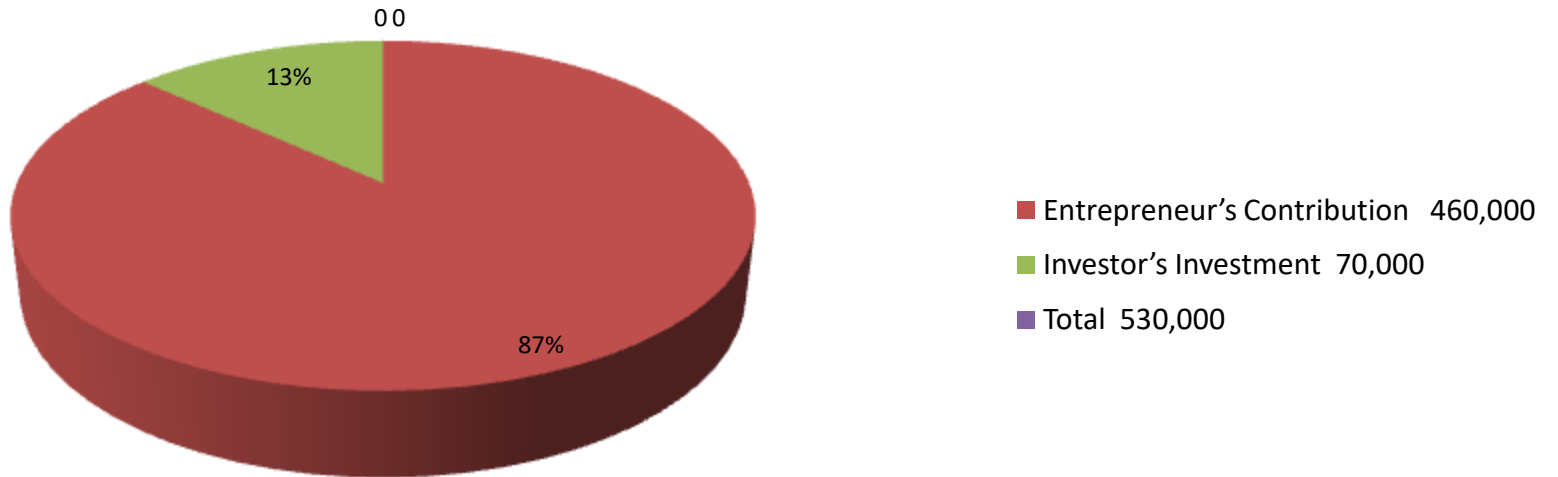
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ITYADI STORE</b>
Location	:	Shantir hat , Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 4,60,000/- (from existing business) 87% Required Investment BDT,70,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15ft. = 300 square ft
Security of the shop	:	1,30,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Shart, Lungi, Soap, Cosmetic, etc.</li> <li>▪Average 20 % gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪He is doing his business in Rent place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Shart, Lungi, Soap, Cosmetic, etc	2300	69000	828000
	0	0	0
<b>Total Sales(A)</b>	<b>2300</b>	<b>69000</b>	<b>828000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Shart, Lungi, Soap, Cosmetic, etc	1840	55200	662400
<b>Total Variable Expense</b>	<b>1840</b>	<b>55200</b>	<b>662400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>460</b>	<b>13800</b>	<b>165600</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		300	3600
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8500</b>	<b>102000</b>
<b>Net Profit (E)= [C-D]</b>		<b>5300</b>	<b>63600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Soap	0	0	40,000	1	0	0	40,000
Shart	200	250	50,000	50	250	12,500	62,500
Lungi	100	200	20,000	100	200	20,000	40,000
shari	100	600	60,000			0	60,000
Cosmetic	0	0	100,000			37,500	137,500
Shoes	0	0	40,000			0	40,000
Security	0	0	130,000			0	130,000
others			20,000			0	20,000
			0			0	0
			0			0	0
<b>Total</b>	<b>400</b>	<b>1050</b>	<b>460,000</b>	<b>151</b>	<b>450</b>	<b>70,000</b>	<b>530,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Shart, Lungi,Soap,Cosmetic, etc	2800	84000	1008000	1058400	1111320
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
Shart, Lungi,Soap,Cosmetic, etc	2240	67200	806400	846720	889056
<b>Total Variable Expense</b>	<b>2240</b>	<b>67200</b>	<b>806400</b>	<b>846720</b>	<b>889056</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16800</b>	<b>201600</b>	<b>211680</b>	<b>222264</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8500</b>	<b>102000</b>	<b>102580</b>	<b>103169</b>
<b>Net Profit (E)= [C-D]</b>		<b>8300</b>	<b>99600</b>	<b>104580</b>	<b>109809</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71600	148180
	<b>Total Cash Inflow</b>	<b>169,600</b>	<b>176,180</b>	<b>257,989</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,600</b>	<b>148,180</b>	<b>229,989</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Shantir hat , Chagal Naiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







