

Proposed NU Business Name: **BRISTY STORE**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SALEH AHAMMED
Age	:	01-04-1995 (22 Years)
Education, till to date	:	Class 5
Marital status	:	Un Married
Children	:	Nil
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Moruare chor ; P.O: Mier bazar ; P.S: Feni Sadare ; 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	:	HOSNEARA
(iii) Father's name	:	MINTO MIA
(iv) GB member's info	:	Branch: Baligaw, Feni. Centre # 14 (Female), Member ID: 2282/1, Group No: 08 Member since: 04-03-2002 (15 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: 4894/-
(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. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868-689753
Family's Contact No.	:	01858-173345
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA joined Grameen Bank since 15 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

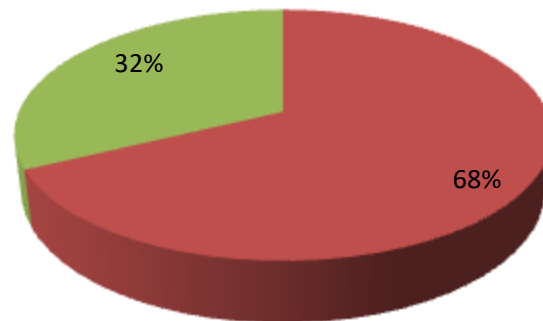
Business Name	:	BRISTY SOTRE
Location	:	Moruare chor, Feni
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 105,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security	:	5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, etc	4,000	120,000	14,40,000
Total Sales (A)	4,000	120,000	14,40,000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, etc	3,400	102,000	12,24,000
Total variable Expense (B)	3,400	102,000	12,24,000
Contribution Margin (CM) [C=(A-B)]	600	18000	2,16,000
Less Variable Expense			
Rent		500	6,000
Electricity bill		1,000	12,000
Transportation		800	9600
Salary (self)		5,000	60,000
Entertainment		500	6,000
Mobile bill		300	3600
Total fixed cost (D)		8,100	97,200
Net Profit (E)= [C-D]		9,900	1,18,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	5	2,000	10,000	5	2,000	10,000	20,000
Dall	2	2,200	4,400	0	0	0	4,400
Oil	80	100	8,000	80	100	8,000	16,000
Flour, Wheat	2	1,200	24,00	0	0	0	24,000
Sugar	1	2,400	2,400	0	0	0	24,00
Onion, Garlic	0	0	6,000	0	0	0	6,000
Chicken, egg	0	0	5,000	0	0	0	5,000
Curcuma, pepper, spice	0	0	1,500	0	0	0	1,500
Cosmetics	0	0	20,000	0	0	32,000	52,000
Gas cylinder	6	2500	15,000	0	0	0	15,000
others	0	0	25,300	0	0		25,300
Security	0	0	5,000	0	0	0	5,000
Total	0	0	105,000	0	0	50,000	165,000



- Entrepreneur's Contribution 105,000
- Investor's Investment 50,000
- Total 155,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, etc	4,500	135,000	1620000	1701000	1786050
Total Sales (A)	4,500	135,000	1620000	1701000	1786050
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, etc	3,875	116,250	1395000	1464750	1537987.5
Total variable Expense (B)	3,875	116,250	1395000	1464750	1537987.5
Contribution Margin (CM) [C=(A-B)	625	18,750	225000	236250	248062.5
Less Variable Expense					
Rent		500	6000	6,000	6,000
Electricity bill		1,300	15600	16,000	16,500
Transportation		1,000	12000	12,300	12,500
Salary (self)		5,000	60000	60,000	60,000
Entertainment		500	6000	6000	6,000
Mobile bill		300	3600	3,800	4,000
Total fixed cost (D)		8,600	103200	104,100	105,000
Net Profit (E)= [C-D]		10,150	121,800	132,150	143,063
Investment Payback			20,000	20,000	20,000

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

SR#	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	121,800	132,150	143,063
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101,800	105,950
	Total Cash Inflow	171,800	233,950	357,013
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	101,800	213,950	337,013

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

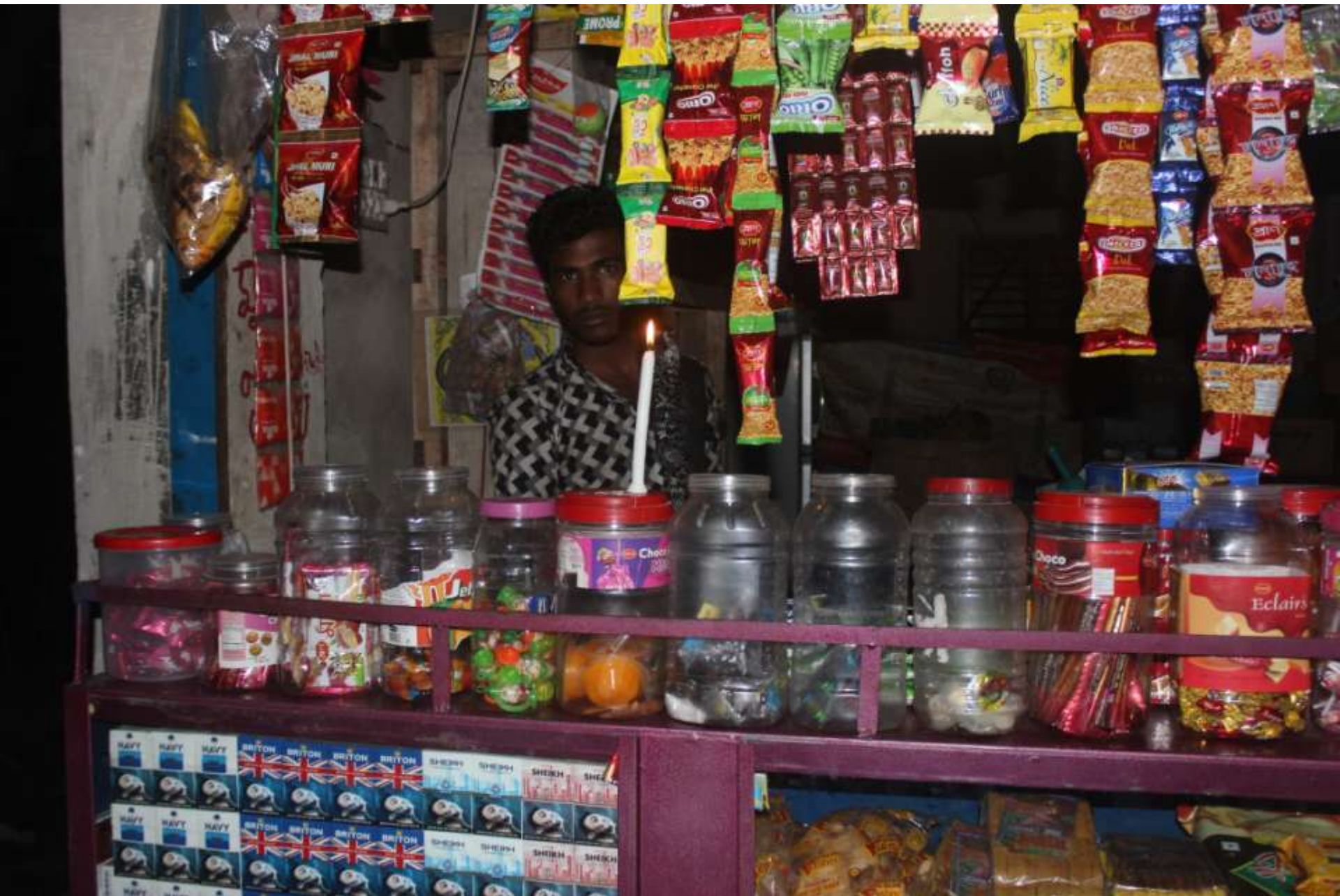
THREATS

Theft
Fire
Political unrest

Pictures















শিক্ষার্থীর নাম
স্বাক্ষর

তারিখ

১ম পত্র - ই. মনুস
০২/১২/১৯
স্বাক্ষর - স্বাক্ষর
তারিখ - ০২/১২/১৯
১ম পত্র - স্বাক্ষর

২য় পত্র - স্বাক্ষর
স্বাক্ষর - স্বাক্ষর
তারিখ - ০২/১২/১৯

৩য় পত্র - স্বাক্ষর
স্বাক্ষর - স্বাক্ষর
তারিখ - ০২/১২/১৯

৪তম পত্র - স্বাক্ষর
স্বাক্ষর - স্বাক্ষর
তারিখ - ০২/১২/১৯

১/০২/১৯

২/০২/১৯

৩/০২/১৯

৪/০২/১৯



গণপ্রজাতন্ত্রী বাংলাদেশ

জন ও যুগ্ম শিক্ষকের কাউন্সিল
৬ নং বাসিন্দা ইউনিয়ন পরিষদ
বাহাদুর সড়ক, ঢাকা-৩৫০, বাংলাদেশ।

সম্মানসূচক ডিগ্রি

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৪তম পত্র - স্বাক্ষর

৫ম পত্র - স্বাক্ষর

৬ম পত্র - স্বাক্ষর



গ্রামীণ ব্যাংক

মহান গ্রামের পাশবর্তী

নাম: স্বাক্ষর
কেন্দ্রের নাম: স্বাক্ষর
শাখা: স্বাক্ষর

FAMILY PICTURE

