

Proposed NU Business Name: **LOKNATH STORE**

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Brief Bio of The Proposed Nobin Udyokta

Name	:	SONTOSH KUMAR SAHA
Age	:	09-05-1981 (36 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	3 Brothers & 3 Sister
Address	:	Vill: Satiachor, P.O: Jamurkee, P.S: Mirjapur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAYA SAHA
(iii) Father's name	:	LATE. MODHU SUDHON SAHA
(iv) GB member's info	:	Branch: Satiapara, Centre # 12 (Female), Member ID: 2652, Group No: 08 Member since: 21-05-1986 (31 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 7,640/-
(v) Who pays GB loan installment	:	Brotther
(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	:	17 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-527103
Mother's Contact No.	:	01711-513123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYA SAHA joined Grameen Bank since 31 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LOKNATH STORE
Location	:	Satiachor, Mirjapur, Tangail
Total Investment in BDT	:	BDT 510,000/-
Financing	:	Self BDT 360,000/-(from existing business) 71% Required Investment BDT 150,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a grocery shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Tangail.▪The shop is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery Item	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less. Variable Expense		
Grocery Item	102,000	1,224,000
Total variable Expense (B)	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	500	6,000
Total fixed Cost (D)	6,500	78,000
Net Profit (E) [C-D]	11,500	138,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Grocery item	1	132000	132,000	1	150000	150,000	282,000
Fridge	1	28000	28,000	0	0	0	28,000
Shop	1	200000	200,000	0	0	0	200,000
Total	3	360000	360,000	1	150,000	150,000	510,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Grocery Item	160,000	1,920,000	2,016,000	2,116,800
Total Sales (A)	160,000	1,920,000	2,016,000	2,116,800
Less. Variable Expense				
Grocery Item	136,000	1,632,000	1,713,600	1,799,280
Total variable Expense (B)	136,000	1,632,000	1,713,600	1,799,280
Contribution Margin (CM) [C=(A-B)]	24,000	288,000	302,400	317,520
Less. Fixed Expense				
Electricity Bill	500	6,000	6,000	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	800	9,600	11,500	13,500
Total Fixed Cost	6,900	82,800	85,400	87,900
Net Profit (E) [C-D]	17,100	205,200	217,000	229,620
Investment Payback		60,000	60,000	60,000

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	150,000		
1.2	Net Profit	205,200	217,000	229,620
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		145,200	302,200
	Total Cash Inflow	355,200	362,200	531,820
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	145,200	302,200	471,820

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 17 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

FAMILY PICTURE