

Proposed NU Business Name: **YASIN STORE**



Project identification and prepared by: MD Bellal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:YASIN
Age	:	01-05-1985 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01Sons,01 Daughter.
No. of siblings:	:	02Brothers,01 Sister
Address	:	Vill: Dharpur, P.O: Silonyia, P.S: Dagonvuiyan, 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	:	TASLIMA BEGUM
(iii) Father's name	:	MD:JOYNAL ABYDEN
(iv) GB member's info	:	Branch: Joyloskor, Dagonvuiyan, Centre # 7(Female), Member ID: 6172/2, Group No: 08 Member since: 6/09/2011 till (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: nill
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	02years experience in running business. 02 years own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832884829
Family's Contact No.	:	01834807760
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

TASLIMA 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 Business

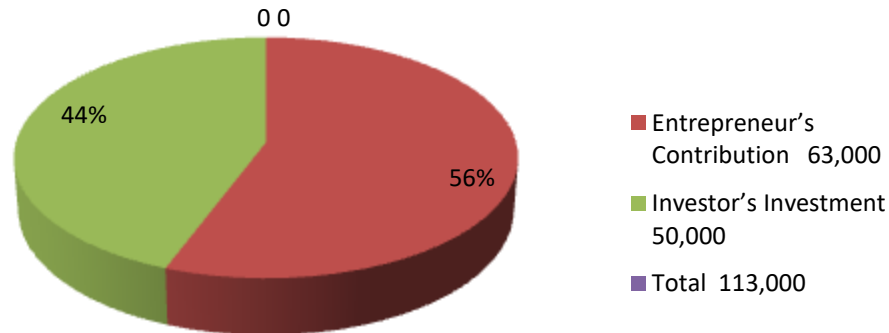
Proposed Nubbin Udyokta Business Info

Business Name	:	YASIN STORE
Location	:	Gozariya road,Dhamrpur, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 113,000/-
Financing	:	Self BDT 63,000/-(from existing business)56% Required Investment BDT 50,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Culling corner item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Culling corner item etc.	2500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Culling corner item etc.	2000	60000	720000
Total Variable exp. (B)	2000	60000	720000
Contribution Margin CM [C= (A-B)	500	15000	180000
less fixed exp.			
Rent		600	7200
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		7800	93600
Nit profit		7200	86400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	5000	0	0	0	5000
Salt	0	0	5000	0	0	0	5000
Sope	0	0	3000	0	0	0	3000
Weat	0	0	10000	0	0	0	10000
Biscuits	0	0	15000	0	0	0	15000
Others	0	0	20000			0	20000
Security	0	0	5000	0	0	0	5000
Grocery items	0	0	0	0	0	50000	50000
Total	0	0	63000	0	0	50000	113000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Culling corner item etc.	4780	143400	1720800	1806840	1897182
Total Sales (A)	4780	143400	1720800	1806840	1897182
less variable Expenses					
Culling corner item etc.	3824	114720	1376640	1445472	1517745.6
Total variable Expenses (B)	3824	114720	1376640	1445472	1517745.6
Contribution Margin (CM)= (A-B)	956	28680	344160	361368	379436.4
Less Fixed Expenses					
Rent		600	7200	7200	7200
Electricity bill		1000	12000	12200	12400
Transportation		1800	21600	21800	22000
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	11000	11200
Total Fixed Cost		14300	171600	174600	175200
Net Profit (F) (C-D)		14380	172560	186768	201236.4

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	172560	186768	204236.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		152,560	319,328
	Total Cash Inflow	222,560	339,328	523,564
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	20000	20000
3	Net Cash Surplus	152,560	319,328	503,564

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 2 Years,05 Months
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

