

Proposed NU Business Name: **BIJOY STORE**



Project identification and prepared by: Anisur Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUL KARIM
Age	:	14-06-1986 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	7 Brothers 3 Sister
Address	:	Vill: Charlokkhigonj, P.O: Kuthirhat, P.S: Sonagaji, 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	:	ROKEYA BEGUM
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Charmojlishpur sonagaji, Centre # 53(Female), Member ID: 4505, Group No: 01 Member since: 4-5-2011 (6Years) First loan: BDT 10,000 Existing Loan: BDT NIL:
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has 15 YEARS training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01861968767
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BIJOY STORE
Location	:	Kuthirhat north bazar, sonajazi, feni
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 170000/-(from existing business) 68% Required Investment BDT 80000/-(as equity) 32%
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; grocery item etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

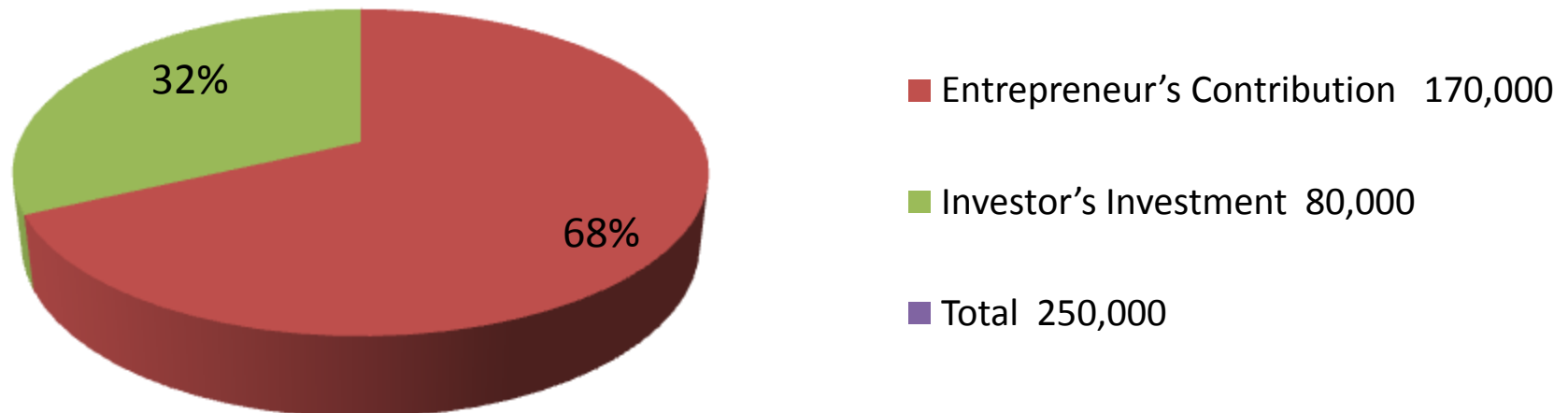
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	3000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Grocery item	2400	72000	864000
Total Variable exp. (B)	2400	72000	864000
Contribution Margin CM [C= (A-B)]	600	18000	216000
less fixed exp.			
Rent		2000	24000
Electricity bill		700	8400
Transportation		200	2400
Salary (self)		5000	60000
Salary (staff)		4000	48000
Entertainment		160	1920
Guard		30	360
Genaretor		244	2928
Mobile		300	3600
total fixed cost (D)		12634	151608
Net profit (E) [C-D]		5366	64392

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
rice	10	2000	20,000	10	2,000	20,000	40,000
Flours	10	1500	15,000	10	1500	15,000	30,000
oil	10	2000	20,000	8	3000	24,000	44,000
biscuit	100	150	15,000	10	150	1,500	16,500
others	100	100	10,000	350	10	3,500	13,500
Drinks			0	800	20	16,000	16,000
Security			20,000				20,000
Total	230		100,000	1188		80,000	180,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
less variable Expenses					
Grocery item	3600	108000	1296000	1360800	1428840
Total variable Expenses (B)	3600	108000	1296000	1360800	1428840
Contribution Margin (CM)= (A-B)	900	27000	324000	340200	357210
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		700	8400	8400	8400
Transportation		280	3360	3360	3360
Salary (self)		5000	60000	60000	60000
Salary (staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Guard		30	360	360	360
Genaretor		244	2928	2928	2928
Mobile		400	4800	4800	4800
Total Fixed Cost		16854	202248	202248	202248
Net Profit (E) (C-D)		10146	121752	137952	154962
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	121,752	137,952	154962
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89,752	195704
	Total Cash Inflow	201752	227704	350666
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	89,752	195704	318666

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 15 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

