

Proposed NU Business Name : YUSUF STORE



Project identification and prepared by: Md Salah Uddin ,
Elenga Unit, Tangail

Project verified by: Modon Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Usuf Ali
Age	:	07-06-1999 (20 Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Gohalia Bari ,P.O: Nikrail ,P.S: Kalihaty, 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	:	Rizia Begum
(iii) Father's name	:	Nur Hossain
(iv) GB member's info	:	Branch: Gohalihabari, Centre # 104/ (Female), Member ID: 1113 , Group No: 02 Member since: 18-05-1989 (29Years) First loan: BDT = 2500 Last Loan = 50000
Further Information:	:	Outstanding loan:= 24300
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	05 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-873062
Family's Contact No.	:	01757-269433
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rizia, joined Grameen Bank since 29 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

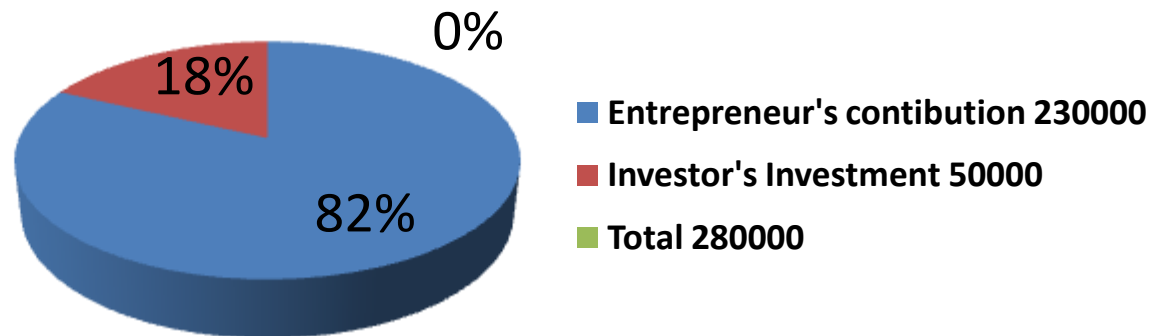
Business Name	:	Yusuf Store
Location	:	Gohalia Bari Bazar, Nikrail
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230,000/- (from existing business) 82 % Required Investment BDT 50,000/- (as equity) 18 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft= 240 square ft
Security of the shop	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like ; Bkash, Flexi, Rice, Sugar etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery	2,100	63,000	756,000
	0	0	0
Total Sales (A)	2,100	63,000	756,000
Less. Variable Expense			
Grocery	1,680	50,400	604,800
Total variable Expense (B)	1,680	50,400	604,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		800	9,600
Transportation		400	4,800
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		100	1,200
Graud Bill		400	4,800
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		4,600	55,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Bkash	1	25000	25000	Bkash	1	20000	20,000	45,000
Flexiload	1	4000	4000	Flexiload	2	4000	8,000	12,000
Ata	5	1100	5500	Ata	2	1100	2,200	7,700
Moyda	5	1150	5750	Moyda	1	1150	1,150	6,900
Suger	2	2600	5200	Suger	2	2600	5,200	10,400
Rice	2	2650	5300	Rice	5	2650	13,250	18,550
Dal	1	2,000	2000				0	2,000
Oil	200	50	10000				0	10,000
Shari	200	600	120000				0	120,000
Machinaries			33000	Others			200	33,200
			0					0
Others			14250					14,250
Total			230,000				50,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery	2,900	87,000	1,044,000	1,096,200
	0	0	0	0
Total Sales (A)	2,900	87,000	1,044,000	1,096,200
Less. Variable Expense				
Grocery	2,320	69,600	835,200	876,960
Total variable Expense (B)	2,320	69,600	835,200	876,960
Contribution Margin (CM) [C=(A-B)]	580	17,400	208,800	219,240
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		880	10,560	11,088
Transportation		440	5,280	5,544
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		110	1,320	1,386
Graud Bill		440	5,280	5,544
Generator Bill		0	0	0
Mobile Bill		315	3,780	3,969
Non Cash Item				
Depreciation		550	6,600	6,600
Total Fixed Cost		8,735	104,820	106,131
Net Profit (E) [C-D]		8,665	103,980	113,109
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow	50,000	
1.1	Cash Inflow	103,980	113,109
1.2	Investment Infusion by Investor	6,600	6,600
1.3	Net Profit		80,580
1.4	Depreciation (Non cash item)	160,580	200,289
	Opening Balance of Cash Surplus		
2	Total Cash Inflow	50,000	
2.1	Cash Outflow		
2.2	Purchase of Product	30,000	30,000
2.3	Payment of GB Loan	80,000	30,000
	Investment Pay Back (Including Ownership Tr. Fee)	80,580	170,289
3	Total Cash Outflow	50,000	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business : 05 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