

Proposed NU Business Name: **LAILY VARIETIES STORE**



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IMRAN
Age	:	2-5-1993 (23 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Rosulpur, P.O: Abdullahpur , P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	VABLY BEGUM
(iii) Father's name	:	MD. BACCHU MIAH
(iv) GB member's info	:	Branch: Basta , Centre # 9(Female), Member ID: 1424/2, Group No: 03 Member since: 2-2-1992(8Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT Nil, Outstanding loan: NIL
(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	:	7years experience in running business. He has no Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01863751450
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

VABLY BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LAILY VARIETIES STORE
Location	:	Rosulpur, Abdullahpur, Keraneegonj, Dhaka
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 250,000/-(from existing business) 81% Required Investment BDT 60,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is owned.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

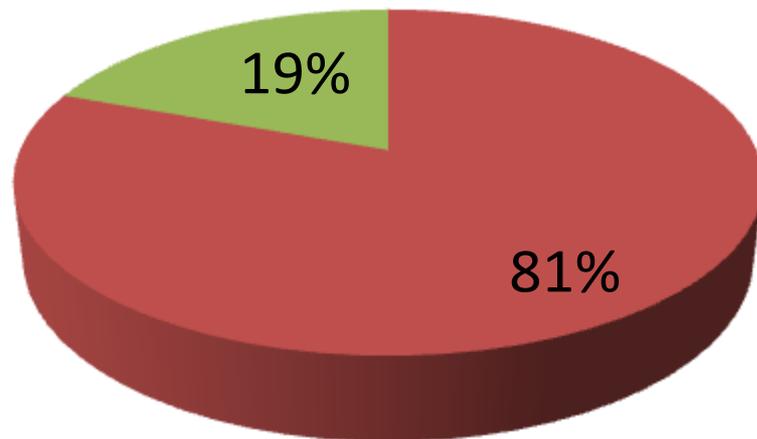
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	2696	80880	970560
Total sales (A)	2696	80880	970560
Less Variable Exp.			
Cloth item	2156.8	64704	776448
Total Variable exp. (B)	2156.8	64704	776448
Contribution Margin CM [C= (A-B)]	539.2	16176	194112
less fixed exp.			
Rent		3000	36000
Electricity bill		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Mobile		200	2400
total fixed cost (D)		9000	108000
Net profit (E) [C-D]		7176	86112

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Lehenga	20	3000	60,000	10	3,000	30,000	90,000
Frock	40	1500	60,000	20	1500	30,000	90,000
Troujer	120	200	24,000			0	24,000
Shoe	112	500	56,000			0	56,000
Others			0			0	0
Security			50,000				50,000
Total	292		250,000	30		60,000	310,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 60,000
- Total 310,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item	3856	115680	1388160	1457568	1530446
Total Sales (A)	3856	115680	1388160	1457568	1530446
less variable Expenses					
Cloth item	3084.8	92544	1110528	1166054	1224357
Total variable Expenses (B)	3084.8	92544	1110528	1166054	1224357
Contribution Margin (CM)= (A-B)	771.2	23136	277632	291514	306089.3
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Mobile		300	3600	3600	3600
Total Fixed Cost		9100	109200	109200	109200
Net Profit (E) (C-D)		14036	168432	182314	196889.3
Investment Payback			24000	24000	24000

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

SR#	<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	60,000		
1.2	Net Profit	168,432	182,314	196889.28
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		144,432	302745.6
	Total Cash Inflow	228432	326745.6	499634.88
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	
3	Net Cash Surplus	144,432	302745.6	475634.88

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 0 7 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

