

## Proposed NU Business Name: **JOY VARIETIES STORE**



Project identification and prepared by: Md Moznu Hossain,  
Sherpur Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>JOY SARKER</b>
Age	:	18-07-1995 (22 Years)
Education, till to date	:	Class 9
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Sanyal Para, P.O: Sherpur, P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MUKTI RANI</b>
(iii) Husband's name	:	<b>UTTAM SARKER</b>
(iv) GB member's info	:	Branch: Kosumbi Sherpur, Centre # 32 (Female), Member ID: 5100/1, Group No: 02 Member since: 28-12-2009 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 4,950/-
(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

## ***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	:	03 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.	:	01724-861152
Mother's Contact No.	:	01762-978745
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MUKTI RANI** joined Grameen Bank since 03 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	:	<b>JOY VARIETIES STORE</b>
Location	:	Syeda Complex, Sherpur, Bogra
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Confectionery item etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪Collects goods from Bogra.</li><li>▪The farm is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

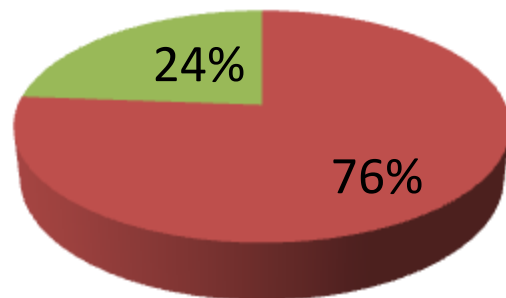
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Confectionery item	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Confectionery item	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,500	18,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff) (1)		4,000	48,000
Rent		2,000	24,000
<b>Total fixed Cost (D)</b>		<b>12,800</b>	<b>153,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,200</b>	<b>62,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	20	525	10,500	30	525	15,750	26,250
Biscuit	100	150	15,000	120	150	18,000	33,000
Water	4	264	1,056	3	264	792	1,848
Potato	250	20	5,000	0	0	0	5,000
Chocolate	100	200	20,000	50	200	10,000	30,000
Chanachur	100	50	5,000	0	0	0	5,000
Others	1	3444	3,444	1	5458	5,458	8,902
Security	1	100000	100,000	0	0	0	100,000
<b>Total</b>	<b>576</b>		<b>160,000</b>	<b>254</b>		<b>50,000</b>	<b>210,000</b>

## Source of Finance



- Entrepreneur's Contribution  
160,000
- Investor's Investment 50,000
- Total 210,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Confectionery item	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Confectionery item	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1,500	18,000	19,000	20,000
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff) (1)		4,000	48,000	48,000	48,000
Rent		2,000	24,000	24,000	24,000
<b>Total Fixed Cost</b>		<b>12,900</b>	<b>154,800</b>	<b>156,500</b>	<b>158,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,100</b>	<b>133,200</b>	<b>145,900</b>	<b>159,520</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	133,200	145,900	159,520
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		113,200	239,100
	<b>Total Cash Inflow</b>	<b>183,200</b>	<b>259,100</b>	<b>398,620</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>113,200</b>	<b>239,100</b>	<b>378,620</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:01  
Experience & Skill : 3 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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# FAMILY PICTURE

