

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



Project identification and prepared by: Md Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ATIQUR RAHMAN
Age	:	11-02-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	5 Brother & 3 Sisters
Address	:	Vill: Modho goyhata, P.O: Goyhata, P.S: Nagorpur, 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	:	MOST. RAJEDA BEGUM
(iii) Father's name	:	MD ABDUL SALAM BABU
(iv) GB member's info	:	Branch: Goyhata Nagorpur, Centre # 07 (Female), Member ID: 1422, Group No: 01 Member since: 02-08- 2005 (12 Years) First loan: BDT 70,000/-
Further Information:		Existing Loan: BDT 110,000/-, Outstanding loan: -
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-785403
Family's Contact No.	:	01771-993693
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAJEDA BEGUM joined Grameen Bank since 12 years ago. At first She took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ATIQ VARIETIES STORE
Location	:	Goy hata bazaar, Nagopur, Tangail
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 160,000/- (from existing business) 70% Required Investment BDT 70,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Retailer of stationery item.▪Average 15% gain on sales.▪The business is operating by entrepreneur himself. Existing no employee.▪The shop is owned.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

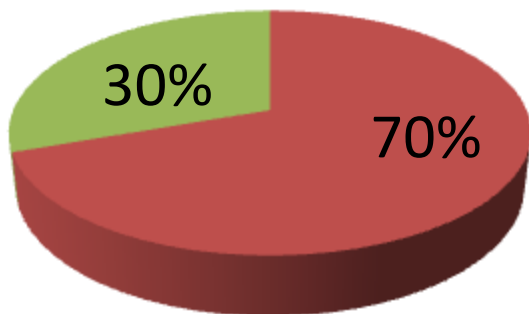
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Stationery item	125,000	1,500,000
Total Sales (A)	125,000	1,500,000
Less. Variable Expense		
Stationery item	106,250	1,275,000
Total variable Expense (B)	106,250	1,275,000
Contribution Margin (CM) [C=(A-B)]	18,750	225,000
Less. Fixed Expense		
Electricity Bill	700	8,400
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	2,000	24,000
Entertainment	500	6,000
Guard	100	1,200
Generator bill	150	1,800
Total fixed Cost (D)	8,850	106,200
Net Profit (E) [C-D]	9,900	118,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Book	1	100000	100,000	0	0	0	100,000
Khata	1	10000	10,000	0	0	0	10,000
Pen	400	5	2,000	0	0	0	2,000
Gift set	14	250	3,500	0	0	0	3,500
Electric Item	100	100	10,000	0	0	0	10,000
Jug	10	70	700	0	0	0	700
Harpic	5	55	275	0	0	0	275
Silver	20	270	5,400	185	270	50,000	55,400
Bran	19	850	16,150	24	850	20,000	36,150
Others	1	11975	11,975	0	0	0	11,975
Total	571		160,000	209		70,000	230,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 70,000
- Total 230,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Stationery item	160,000	1,920,000	2,016,000	2,116,800
Total Sales (A)	160,000	1,920,000	2,016,000	2,116,800
Less. Variable Expense				
Stationery item	136,000	1,632,000	1,713,600	1,799,280
Total variable Expense (B)	136,000	1,632,000	1,713,600	1,799,280
Contribution Margin (CM) [C=(A-B)]	24,000	288,000	302,400	317,520
Less. Fixed Expense				
Electricity Bill	700	8,400	9,500	10,500
Mobile Bill	500	6,000	7,000	8,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,500	30,000	32,000	34,000
Entertainment	500	6,000	7,000	7,500
Guard	100	1,200	1,500	1,800
Generator bill	150	1,800	1,800	1,800
Total Fixed Cost	9,450	113,400	118,800	123,600
Net Profit (E) [C-D]	14,550	174,600	183,600	193,920
Investment Payback		28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	174,600	183,600	193,920
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		146,600	302,200
	Total Cash Inflow	244,600	330,200	496,120
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	146,600	302,200	468,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures

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FAMILY PICTURE

