

Proposed NU Business Name: M/S LABONI VERAITY STORE



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Sonatala unit.Bogra

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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOSHEUR RAHMAN (PALASH)
Age	:	10-08-1989 (28 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother 1 Sister
Address	:	Vill: Midle digolkhandi P.O: Veluar para P.S: Sonatala 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	:	MOST MINARA BEGUM
(iii) Father's name	:	MD RAFIQUAL ISLAM
(iv) GB member's info	:	Branch: Zorgacha, Sonatala, Centre # 05(Female), Member ID: 4642/1, Group No: 09 Member since: 12-01-2014 (03Years) First loan: BDT 10000/-
Further Information:		Existing Loan: BDT 16,000/-, Outstanding loan: Nill
(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	:	4 years experience in running business. He has no year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-075232
Mother's Contact No.	:	01705-969136
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST MINARA BEGUM joined Grameen Bank since 03 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	:	M/S LABONI VERAITY STORE
Location	:	Midle digolkandi ,velur para,Sonatala,Bogra.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Sugar, Atta, Bushee, khoth ,Soyabin oil, kerosine oil,coconat oil, could drink, etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Bogra▪Agreed grace period is 3 months.

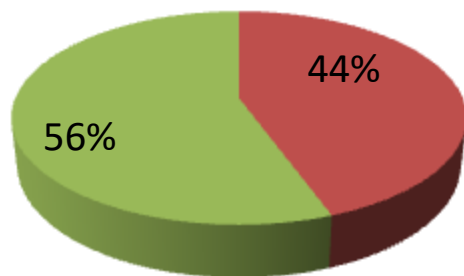
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	2,600	78,000	936,000
Total Sales (A)	2,600	78,000	936,000
Less. Variable Expense			
Grocery items	2,288	68,640	823,680
Total variable Expense (B)	2,288	68,640	823,680
Contribution Margin (CM) [C=(A-B)]	312	9,360	112,320
Less. Fixed Expense			
Electricity Bill		400	4,800
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		500	6,000
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		3,260	39,120

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sugar	2	3250	6,500	4	3,200	12,800	19,300
Atta	4	740	2,960	10	740	7,400	10,360
Bhushi	2	910	1,820	10	910	9,100	10,920
khoth	2	1500	3,000	5	1500	7,500	10,500
Soya bin oil	50	90	4,500	120	90	10,800	15,300
Soap	75	45	3,375	0	0	0	3,375
Others	1	17845	17,845	1	2400	2,400	20,245
Security	0	0	0	0	0	0	0
Total	136	0	40000	150	8840	50000	90000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- **Total 90,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Grocery items	3,080	92,400	1,108,800	1,164,240	1,222,452
Total variable Expense (B)	3,080	92,400	1,108,800	1,164,240	1,222,452
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200	158,760	166,698
Less. Fixed Expense					
Electricity Bill		400	4,800	4,800	4,800
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,100	73,200	73,200	73,200
Net Profit (E) [C-D]		6,500	78,000	85,560	93,498
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	78,000	85,560	93,498
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		58,000	123,560
	Total Cash Inflow	128,000	143,560	217,058
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	58,000	123,560	197,058

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 4 Years
Quality goods & services;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







Nutrition Value

First choice for...

WALTON

ON Power OFF



Nutrition Value

ON-Power-OFF

தமிழ்நாடு அரசு





Family Picture



Family Picture



Family Pictur