

Proposed NU Business Name: **BAKI VARAITI STORE**



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Project verified by: Md. Mozaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL BAKI
Age	:	05-04-1989 (28 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	No
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Moria P.O Moria P.S: Gabtali, 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	:	MST. KABASHI BEGUM
(iii) Father's name	:	MD. ABDUL BARI PRANG
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 13 (Female), Member ID: 1322/1, Group No: 02 Member since: 28-10-2008 (09 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 12600/-
(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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-923819
Father's Contact No.	:	01737-710357
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KABASHI BEGUM joined Grameen Bank since 09 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	BAKI VARAITI STORE
Location	:	Golabari Bazar, Gabtali, Bogra
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,30,000 (from existing business) 79% Required Investment BDT 60,000 (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 30 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Soap, Salt, Rice etc.▪The shop is in own rented.▪The business is operating by entrepreneur.▪Existing 0 employee.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

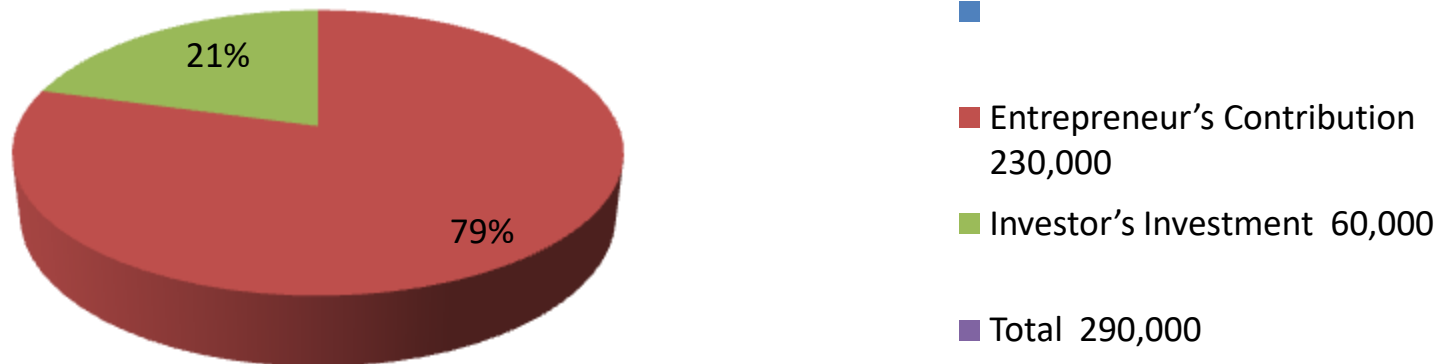
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oil,Soap,Salt and others Sales.	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Rice,oil,Soap,Salt and others Sales Cost.	8,000	240,000	2,880,000
Total variable Expense (B)	8,000	240,000	2,880,000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		8,200	98,400
Net Profit (E) [C-D]		51,800	621,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	20	2000	40,000	20	2,000	40,000	80,000
Khal	10	2000	20,000	0	0	0	20,000
Khad	10	1500	15,000	0	0	0	15,000
Sugar	5	3000	15,000	5	3000	15,000	30,000
Dal	5	5000	25,000	0	0	0	25,000
Oil	100	90	9,000	0	0	0	9,000
Salt	300	35	10,500	0	0	0	10,500
others	1	15500	15,500	0	1	5,000	20,500
Security	1	80000	80,000	0	0	0	80,000
Total	452	0	230000	25	5001	60000	290000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,oil,Soap,Salt and others Sales	12000	360000	4320000	4536000	4762800
Total Sales(A)	12000	360000	4320000	4536000	4762800
Less Variable Expense (B)					
Milk product cost	9600	288000	3456000	3628800	3810240
Total Variable Expense	9600	288000	3456000	3628800	3810240
Contributon Margin (CM) [C=(A-B)]	2400	72000	864000	907200	952560
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	43200	518400
Transportaion		1000	12000	12600	13230
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		500	6000	6000	6000
Guard		100	1200	1200	1200
Generator		400	4800	4800	4800
Mobile Bill			0	0	0
Total Fixed Cost (D)		8300	94800	135000	610830
Net Profit (E)= [C-D]		63700	764400	802620	842751
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	764,400	807,600	852,960
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		728,400	1,500,000
	Total Cash Inflow	824,400	1,536,000	2,352,960
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000	36,000
	Total Cash Outflow	96,000	36,000	36,000
3	Net Cash Surplus	728,400	1,500,000	2,316,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gobari bazar, Gabtali, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

