

Proposed NU Business Name: **NIMAY STORE**



Project identification and prepared by: Md. Nazim uddin mia
Nagorpur Unit, Nagorpur, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | NIMAY |
| Age | : | 05-22-1996(25 Years) |
| Education, till to date | : | S ,S C |
| Marital status | : | unmarried |
| Children | : | NO |
| No. of siblings: | : | 1 Brothers, 1 Sisters. |
| Address | : | Vill: katori , P.O:Nagorpur, 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 | : | SABITA RANI |
| (iii) Father's name | : | PORAN GOSH |
| (iv) GB member's info | : | Branch:: ,Nagorpur , Centre #69 (Female), Member ID5881 , Group No:04 Member since:023/10/1988 to 2008(20Years) First loan: BDT 2000 /- |
| Further Information: | | Outstanding loan: Nil |
| (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 | : | 06 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01775327835 |
| Family's Contact No. | : | 01746945757 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. NagorpurUnit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SABITA ,RANI joined Grameen Bank 20 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Busniess.

Proposed Nobin Udyokta Business Info

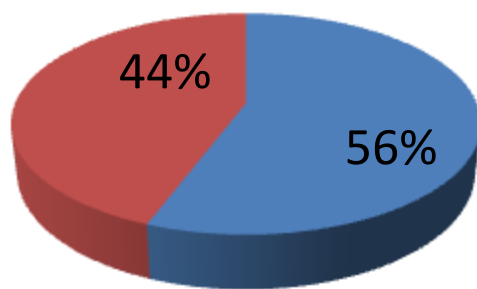
| | | |
|---|---|---|
| Business Name | : | :NIMAY STORE |
| Location | : | Dighir par,Nagorpur, Tangail |
| Total Investment in BDT | : | BDT 103,000/- |
| Financing | : | Self BDT 63000/- (from existing business) 56 % Required Investment BDT 40,000/- (as equity) 44 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 100square ft |
| Security of the shop | : | 50000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; mineral water,khalna, Ice cream, cheifs,chnachure,biscuite ▪ etc. brash.Cosmatices. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Nagorpur ▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------------|--------------|---------------|
| Revenue (sales) | | | |
| ▪Mineral water, biscuit , cosmetics,chiefs, brash, icecream,chanachure, etc | 1500 | 45000 | 540000 |
| Total Sales (A) | 1500 | 45000 | 540000 |
| Less. Variable Expense | | | |
| Mineral water, biscuits, cosmetics, chiefs , brash ,ice-cream , etc | 1200 | 36000 | 432000 |
| Total variable Expense (B) | 1200 | 36000 | 432000 |
| Contribution Margin (CM) [C=(A-B) | 300 | 9,000 | 108000 |
| Less. Fixed Expense | | | |
| Rent | | 800 | 9600 |
| Electricity Bill | | 200 | 2400 |
| Transportation | | 100 | 1200 |
| Mobile Bill | | 200 | 2400 |
| Entertainment | | 100 | 1200 |
| Gurd | | 0 | 0 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 6400 | 76800 |
| Net Profit (E) [C-D) | | 2600 | 31200 |

| Investment Breakdown | | | |
|--|-----------------|-----------------|-----------------------|
| Particulars | Existing | Proposed | Proposed Total |
| Mineral water | 5000 | 30000 | 35000 |
| Biscuit | 2400 | 0 | 2400 |
| Khalna | 800 | 0 | 800 |
| Ice-cream,chief.chana brash.Cosmatices | 4800 | 10000 | 14800 |
| Security | 50,000 | 0 | 50000 |
| .Total | 63000 | 40000 | 103000 |

Source of Finance



■ Entrepreneur's contibution 63,000

■ Investor's Investment 50,000

■ Total 113,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year(+5%) | 3rd year (+5%) |
|--|-------------|--------------|---------------|---------------|----------------|
| Revenue (sales) | | | | | |
| ,Mineral water, biscuit , cosmatices,chiefs, brash, icecream,chanachure, | 1900 | 57000 | 684000 | 718200 | 754110 |
| Total Sales (A) | 1900 | 57000 | 684000 | 718200 | 754110 |
| Less. Variable Expense | | | | | |
| ▪Mineral water, biscuit , cosmatices,chiefs, brash, icec | 1520 | 45600 | 547200 | 574560 | 603288 |
| Total variable Expense (B) | 1520 | 45600 | 547200 | 574560 | 603288 |
| Contribution Margin (CM) [C=(A-B)] | 380 | 11400 | 136800 | 143640 | 150822 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 200 | 2400 | 2400 | 2400 |
| Rent | | 800 | 9600 | 9600 | 9600 |
| Transportation | | 100 | 1200 | 1300 | 1300 |
| Mobile Bill | | 200 | 2400 | 2400 | 2400 |
| Entertainment | | 100 | 1200 | 1200 | 1200 |
| Gurd | | 0 | 0 | 0 | 0 |
| Salary (self) | | 5,000 | 60000 | 60000 | 60000 |
| Total Fixed Cost | | 6400 | 76800 | 76900 | 76900 |
| Net Profit (E) [C-D] | | 5000 | 60000 | 66740 | 73922 |
| Investment Payback | | | 16,000 | 16,000 | 16,000 |

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 | 40,000 | | |
| 1.2 | Net Profit | 60000 | 66740 | 73922 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 44000 | 94740 |
| | Total Cash Inflow | 100000 | 110740 | 168662 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 40000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 16,000 | 16,000 | 16,000 |
| | Total Cash Outflow | 56000 | 16,000 | 16,000 |
| 3 | Net Cash Surplus | 40000 | 94740 | 152662 |

SWOT ANALYSIS

STRENGTH

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

