

## Proposed NU Business Name: **VARITY STORE**



Project identification and prepared by: Md. Sohel Mia,  
Unit Rajshahi Sadar.

Project verified by: MD. Abdul Mannan Talukdar



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

Name	:	<b>MD.SHOEDUL ISLAM</b>
Age	:	15/11/1991(34 Years)
Education, till to date	:	VII
Marital status	:	Married
Children	:	2 Daughters.
No. of siblings:	:	6 Brothers & 1 Sister.
Address	:	Vill: Noudapara, P.O: Chumohoni, P.S: Chargat, Dist: Rajshahi
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>MST. KOMELA BEGUM.</b>
(iii) Father's name	:	<b>MD. SANAULLA.</b>
(iv) GB member's info	:	Branch: Usofpor Chargut , Centre # 63(Female), Member ID:10679/1, Group No: 06 Member since: (2000-2006) and rejoin 27/7/17 (6 years). First loan: BDT 10000.
Further Information:		Existing Loan: BDT 16000, Outstanding loan: BDT 15648.
(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. He has no training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01851350746.
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KOMELA BEGUM** joined Grameen Bank since 6 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>VARITY STORE</b>
Location	:	Chumohani bazer.
Total Investment in BDT	:	BDT:110000/-
Financing	:	Self BDT 60000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 7ft= 84 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee. After Getting equity fund 1 employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Local market.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Sales	3,000	90,000	1080000
<b>Total Sales (A)</b>	3,000	90,000	1080000
<b>Less. Variable Expense</b>		0	
Sales	2,550	76,500	918000
<b>Total variable Expense (B)</b>	2,550	76,500	918000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13,500	162000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		100	1,200
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		100	1,200
Entertainment		100	1,200
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,800</b>	<b>93,600</b>

# Investment Breakdown

	Existing	proposed	
Self goods	60000	50000	110000
Total	60000	50000	110000

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Sales	3500	105000	1260000	1323000	1389150
<b>Total Sales (A)</b>	3500	105000	1260000	1323000	1389150
<b>Less. Variable Expense</b>		0	0	0	0
Sales	2975	89250	1071000	1124550	1180778
<b>Total variable Expense (B)</b>	2975	89250	1071000	1124550	1180778
<b>Contribution Margin (CM) [C=(A-B)]</b>	525	15750	189000	198450	208373
<b>Less. Fixed Expense</b>					
Rent			0		
Electricity Bill		300	3600	3600	3600
Mobile Bill		100	1200	1200	1200
Salary (self)		5000	60000	60000	60000
Transportation		100	1200	1200	1200
Entertainment		100	1200	1200	1200
Salary (staff)					
Security Gard		100	1200	1200	1200
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		5700	68500	68500	68500
<b>Net Profit (E) [C-D]</b>		10050	120500	129950	139873
<b>Investment Payback</b>			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	120500	129950	139873
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>100500</b>	<b>210450</b>
	<b>Total Cash Inflow</b>	<b>170,500</b>	<b>230450</b>	<b>350323</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>100,500</b>	<b>210450</b>	<b>330323</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chumohani bazer.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





Mildam Pickle

PULSE

किचनफ्लिस

Instant Noodles

Instant Noodles

Instant Noodles

Instant Noodles

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# FAMILY PICTURE