

Proposed NU Business Name: **MA BABAER DOYA VARAITI STORE**



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SANARUL ISLAM
Age	:	17-04-1991(26Years)
Education, till to date	:	H.s.c
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Monigram , P.O: Monigram P.S: Bagha Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SANAWARA BEGUM
(iii) Father's name	:	MD.ABDUS SAMAD
(iv) GB member's info	:	Branch: Monigram, Bagha, Centre # 22(Female), Member ID: 2583, Group No: 06 Member since: 20-05-2008 to 20-042015 New 01-02-17 (07Years)
Further Information:		First loan: BDT -10,000
	:	Existing Loan: BDT 22,000, Outstanding loan: 13,288
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Mango Business
Entrepreneur Contact No.	:	01748-958161
Mother's Contact No.	:	01797-629901
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SANAWARA BEGUM joined Grameen Bank since 07 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

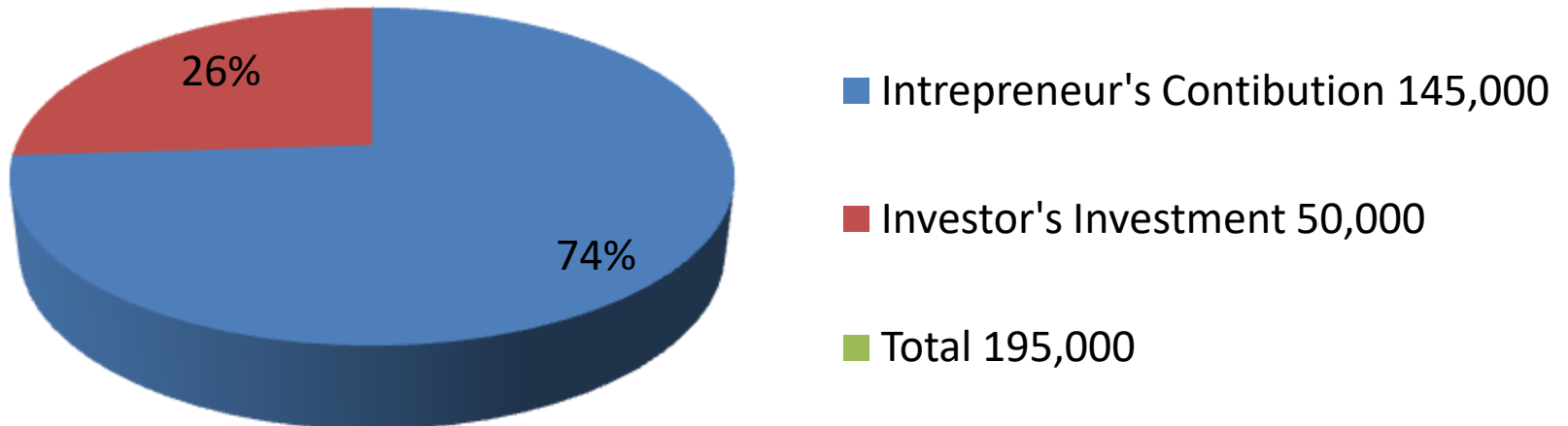
Business Name	:	MA BABAER DOYA VARAITI STORE
Location	:	Monigram , Bagha, Rajshahi .
Total Investment in BDT	:	BDT 195,000/-
Financing	:	Self BDT 145,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT -100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Melamine;Plastic; Grocery etc Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Rent.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Melamine;Plastic; Grocery etc Item	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Melamine;Plastic; Grocery etc Item	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		400	4,800
Transportation		2,000	24,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		85	1,020
Bank Charge		100	1,200
Mobile Bill		100	1,200
Total fixed Cost (D)		8,085	97,020
Net Profit (E) [C-D]		6,915	82,980

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Plastic Balti	10,000	0	10,000
Plastic Rak	10,000	0	10,000
Silver Item	15,000	0	15,000
Stsnonary Item	10,000		
Plastic Item		50,000	50,000
Security	100,000		
Total	145,000	50,000	195,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Grocery Item	5,400	162,000	1,944,000	2,041,200	2,143,260
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	2,143,260
Contribution M. (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,200	14,400	15,000	16,000
Electricity Bill		400	4,800	5,000	5,200
Transportation		2,000	24,000	25,000	25,500
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		200	2,400	2,500	2,600
Genator		85	1,020	1,100	1,200
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		100	1,200	1,300	1,400
Total Fixed Cost		8,085	97,020	99,200	101,300
Net Profit (E) [C-D)		9,915	118,980	127,600	136,840
Investment Payback			20,000	20,000	20,000

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

Sl #	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	118,980	127,600	136,840
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		98,980	206,580
	Total Cash Inflow	168,980	226,580	343,420
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	32,000
3	Net Cash Surplus	98,980	206,580	323,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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





