

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



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MD.BADSHA HOSSEN</b>   |
| Age  | : | 15-06-1994(23 Years)  |
| Education, till to date                        | : | Class: 5  |
| Marital status                                 | : | Unmarried   |
| Children                                       | : | -   |
| No. of siblings:                               | : | <b>01 Brother,1 Sister</b>  |
| Address  | : | Vill.Domdoma Uttor ParaP.O: Santahar,Thana: Adomdighi,Dist: Bogra   |
| Parent's and GB related Info                   |   | <input checked="" type="checkbox"/> <input type="checkbox"/>  |
| (i) Who is GB member                           | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name                             | : | <b>MST. SHAHANA</b>   |
| (iii) Father's name                            | : | <b>MD. KAFIL UDDIN MONDOL</b>   |
| (iv) GB member's info                          | : | Branch:Gobindopur, Centre # 15 (Female),<br>Member ID:2297, Group No: 03<br>Member since: 05-01-2002(15Years)<br>First loan: BDT 10,000/- |
| Further Information:                           |   | Existing Loan: BDT: 28,000/-, Outstanding loan: BDT: 1200/-.  |
| (v) Who pays GB loan installment               | : | Father  |
| (vi) Mobile lady                               | : | No  |
| (vii) Grameen Education Loan                   | : | No  |
| (viii) Any other loan like GB,<br>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.<br>He has No Years training. |
| Other Own/Family Sources of Income  | : |   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01754-528706  |
| Mother's Contact No.  | : | 01923-309157  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra            |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.SHAHANA** joined Grameen Bank since 15 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                                     | : | <b>BADSHA STOR</b>   |
| Location  | : | : Domdoma,Santahar,Adomdhighi, Bogra   |
| Total Investment in BDT                           | : | BDT 92,500/-   |
| Financing   | : | Self BDT 52,500/-(from existing business) 57%<br>Required Investment BDT 40,000/-(as equity) 43%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 12 ft x 12 ft= 120 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Santhar, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul> |

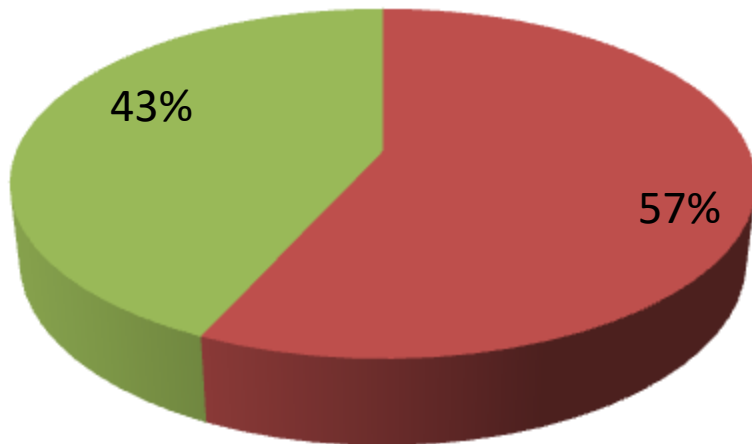
## Existing Business (BDT)

| Particular                                | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| <b>Revenue(Sales)</b>                     |       |         |        |
|   | 1,500 | 45000   | 540000 |
| <b>Total Sales (A)</b>                    | 1,500 | 45000   | 540000 |
| <b>Less Variable Expense</b>              |       |         |        |
|   | 300   | 9000    | 108000 |
| <b>Total variable Expense (B)</b>         | 300   | 9000    | 108000 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 1,700 | 51000   | 612000 |
| <b>Less Variable Expense</b>              |       |         |        |
| Rent                                      |       | 0       | 0      |
| Electricity bill                          |       | 300     | 3600   |
| Transportation                            |       | 300     | 3600   |
| Salary (self)                             |       | 5000    | 60000  |
| Guard                                     |       | 0       | 0      |
| Salary(Staff)                             |       | 0       | 0      |
| Entertainment                             |       | 100     | 1200   |
| Genarator                                 |       | 0       | 0      |
| Mobile bill                               |       | 100     | 1200   |
| <b>Total fixed cost (D)</b>               |       | 5,800   | 69600  |

# Investment Breakdown

| Existing    |            |            |               | Proposed |            |               |               |
|-------------|------------|------------|---------------|----------|------------|---------------|---------------|
| Particulars | Qty.       | Unit Price | Amount        | Qty      | Unit Price | Amount        | Proposed      |
|             |            |            | (BDT)         |          |            | (BDT)         | Total         |
| Rice        | 5          | 1500       | 7500          | 5        | 1500       | 7500          | 92,500        |
| suger@Moyda | 2          | 1100       | 2200          | 4        | 1100       | 4400          |               |
| water       | 100        | 60         | 6000          | 100      | 60         | 6000          |               |
| shop        | 100        | 50         | 5000          | 100      | 50         | 5000          |               |
| other       |            |            | 31800         |          |            | 17100         |               |
|             | <b>207</b> |            | <b>52,500</b> |          |            | <b>40,000</b> | <b>92,500</b> |

## Source of Finance



- Entrepreneur's Contribution  
52,500
- Investor's Investment  
40,000
- Total 92,500

# Financial Projection (BDT)

| Particular                                | Daily | Monthly | 1st Year      | 2nd Year      | 3rd Year      |
|---|-------|---------|---------------|---------------|---------------|
| <b>Revenue(Sales)</b>                     |       |         |               |               |               |
|   | 2,000 | 60000   | 720000        | 756000        | 793800        |
| <b>Total Sales (A)</b>                    | 2,000 | 60000   | 720000        | 756000        | 793800        |
| <b>Less Variable Expense</b>              |       |         |               | 0             | 0             |
|   | 400   | 12000   | 144000        | 151200        | 158760        |
| <b>Total variable Expense (B)</b>         | 400   | 12000   | 144000        | 151200        | 158760        |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 1,600 | 48000   | 576000        | 604800        | 635040        |
| <b>Less Variable Expense</b>              |       |         |               | 0             | 0             |
| Rent                                      |       | 0       | 0             | 0             | 0             |
| Electricity bill                          |       | 300     | 3600          | 3780          | 3969          |
| Transportation                            |       | 400     | 4800          | 5040          | 5292          |
| Salary (self)                             |       | 5000    | 60000         | 63000         | 66150         |
| Salary(Staff)                             |       | 0       | 0             | 0             | 0             |
| Guard                                     |       | 0       | 0             | 0             | 0             |
| Entertainment                             |       | 100     | 1200          | 1260          | 1323          |
| Genator                                   |       | 0       | 0             | 0             | 0             |
| Mobile bill                               |       | 200     | 2400          | 2520          | 2646          |
| <b>Total fixed cost (D)</b>               |       | 6,000   | 72000         | 75600         | 79380         |
| <b>Net Profit (E)= [C-D]</b>              |       | 42,000  | 504000        | 529200        | 555660        |
| <b>Investment Payback</b>                 |       |         | <b>16,000</b> | <b>16,000</b> | <b>16,000</b> |



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

| SR#        | <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  | 504000              | 529200              | 555660              |
| 1.3        | Depreciation (Non cash item)                      |                     |                     |                     |
| <b>1.4</b> | Opening Balance of Cash Surplus                   |                     | 502,400             | 1,030,000           |
|            | <b>Total Cash Inflow</b>                          | 544,000             | 1,031,600           | 1,585,660           |
| 2          | Cash Outflow                                      |                     |                     |                     |
| 2.1        | Purchase of Product                               | 40,000              |                     |                     |
| 2.2        | Payment of GB Loan                                |                     |                     |                     |
| <b>2.3</b> | Investment Pay Back (Including Ownership Tr. Fee) | 1,600               | 1,600               | 1,600               |
|            | <b>Total Cash Outflow</b>                         | 41,600              | 1600                | 1,600               |
| 3          | <b>Net Cash Surplus</b>                           | 502,400             | 1030000             | 1584060             |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Her won  
Home,Domdoma,Santahar, Bogra

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

