

Proposed NU Business Name: **SUROVI VARIETIES STORE**



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | Md. Pannu Khan |
| Age | : | 05-07-1985(32 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | Two Son |
| No. of siblings: | : | 1 Brothers & 1 Sisters |
| Address | : | Vill: Char Kushai, P.O: Horicondi, P.S: Dohar , Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Ms:Rowshonara Begum |
| (iii) Father's name | : | Md.Sultan Khan |
| (iv) GB member's info | : | Branch: Kusom Hati, Centre # 10 (Female), Member ID:2273/1, Group No: 04 Member since: 21-04-1983- 1995(12 Years) First loan: BDT 6,000/- |
| Further Information: | | Existing loan: BDT 15,000- Outstanding loan: BDT Nill |
| (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 | : | 10 years experience in running business. |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| Entrepreneur Contact No. | : | 01821076342 |
| Mother's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MS:ROWSHONARA BEGUM joined Grameen Bank since 12 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business .

Proposed Nobin Udyokta Business Info

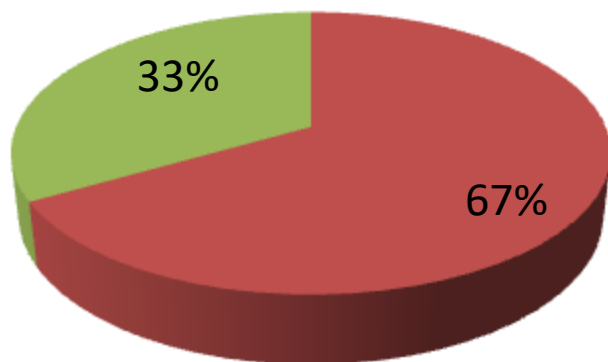
| | | |
|---|---|--|
| Business Name | : | Sorovi Varieties Store |
| Location | : | Chor Kusai, Dohar,Dhaka. |
| Total Investment in BDT | : | BDT 150000 |
| Financing | : | Self BDT 100,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10ft x 15ft= 150square ft |
| Security of the shop | : | BDT 50000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like.Cosmetics.Rice,Mineral Water, Flour etc▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dohar, Dhaka.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|-----------------|
| Revenue (sales) | | | |
| Rice,Cosmetics,Mineral Water etc | 4000 | 120,000 | 1440,000 |
| | | | |
| Total Sales (A) | 4,000 | 120,000 | 1440,000 |
| Less. Variable Expense | | | |
| Rice,Cosmetics,Mineral Water etc | 3400 | 102,000 | 1224000 |
| | | | |
| Total variable Expense (B) | 3400 | 102,000 | 1224000 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 |
| Less. Fixed Expense | | | |
| Rent | | 1500 | 18000 |
| Electric Bill | | 1000 | 12000 |
| Transportation | | 1000 | 12000 |
| | | | |
| Salary (self) | | 5,000 | 60000 |
| Entertainment | | 300 | 3600 |
| Mobile Bill | | 200 | 2400 |
| Total fixed Cost (D) | | 9000 | 108,000 |
| Net Profit (E) [C-D] | | 9000 | 108,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Cosmetics | 0 | 0 | 30,000 | 0 | 0 | 20,000 | 50,000 |
| Rice | 4 | 2500 | 10,000 | 10 | 2500 | 25,000 | 35,000 |
| Min Water | | | 20,000 | 0 | 0 | 5,000 | 25,000 |
| bkash | | 100 | 20,000 | | | | 20,000 |
| Flexi | | | 10000 | | | | 10000 |
| Others | | | 10000 | | | | 10000 |
| | | | | | | | |
| Total | 4 | | 100,000 | | | 50,000 | 150,000 |



- Entrepreneur's Contribution
100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|-------------|----------------|----------------|----------------|
| Revenue (sales) | | | | |
| Rice,Cosmetics, Min Water etc | 5000 | 150,000 | 1800000 | 1890000 |
| | | 0 | 0 | 0 |
| Total Sales (A) | 5000 | 150,000 | 1800000 | 1890000 |
| Less. Variable Expense | 4250 | 127500 | 1530000 | 1606500 |
| Rice,Cosmetics.Min Water etc | 4250 | 127500 | 1530000 | 1606500 |
| | | 0 | 0 | 0 |
| Total variable Expense (B) | | | | |
| Contribution Margin (CM) [C=(A-B)] | 750 | 22,500 | 270000 | 283500 |
| Less. Fixed Expense | | | | |
| Rent | | 1500 | 18000 | 18500 |
| Mobile Bill | | 200 | 2400 | 2500 |
| Transportation | | 1000 | 12000 | 18900 |
| Electricity Bill | | 1000 | 12000 | 12500 |
| Salary (self) | | 5000 | 60000 | 60000 |
| Entertainment | | 300 | 3600 | 3800 |
| Security Guard | | | | |
| Total fixed Cost (D) | | 9000 | 108,000 | 109300 |
| Net Profit (E) [C-D] | | 13500 | 162000 | 174200 |
| Investment Payback | | | 30000 | 30000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50000 | |
| 1.2 | Net Profit | 162000 | 174200 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 132,000 |
| | Total Cash Inflow | 212000 | 306200 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 50000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 30000 | 30000 |
| | Total Cash Outflow | 80,000 | 30000 |
| 3 | Net Cash Surplus | 132000 | 276200 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

