

## Proposed NU Business Name: VAI BONDHU STORE



Project identification and prepared by : Md: Musa Mia  
Khulna Sador Unit, Khulna  
Project verified by: Md: Hafizur Rahman



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

Name	:	<b>ELIAS PEYADA</b>
Age	:	23-08-1994(23 Years)
Education, till to date	:	SSC
Marital status	:	Unarried
Children	:	-
No. of siblings:	:	02 Sisters
Address	:	Vill: Kismotfultola P.O:Botiaghata P.S: Botiaghata Dist:Khulna
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>SEFALI BEGUM</b>
(iii) Father's name	:	<b>KALAM PEYADA</b>
(iv) GB member's info	:	Branch: Botiaghata , Centre # 60(Female), Member ID: 7089, Group No: 04 Member since: 16-09-1995 raning (21 Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 100,000 Outstanding loan: 20900/-.
(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	:	None
Entrepreneur Contact No.	:	01992-520421
Family's Contact No.	:	01707-692993
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Sador Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SEFALI BEGUM** Joined Grameen Bank Since 21 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI BONDHU STORE</b>
Location	:	Botiaghata, Khulna
Total Investment in BDT	:	BD : 1,30,000
Financing	:	Self BDT 80,000(from existing business) 62% Required Investment BDT 50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25t x 20ft= 500 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likes;Biskut,Soap,Solt,etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No Employee. After getting equity fund No employee will be appointed</li> <li>▪The Shop is Own.</li> <li>▪Collects goods from Khulna.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

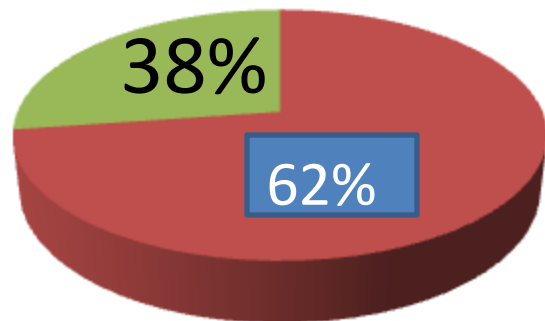
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biskut,Soap,Solt,etc.	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Biskut,Soap,Solt,etc.	2,380	71,400	856,800
<b>Total variable Expense (B)</b>	<b>2,380</b>	<b>71,400</b>	<b>856,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		250	3,000
Transportation		200	2,400
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>6,150</b>	<b>73,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,450</b>	<b>77,400</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Biscut	1000	10	10000	Biscut	1000	10	10000	20000
Whiie	200	30	6000	Whiie	200	30	6000	12000
Chipes	300	10	3000	Chipes	300	10	3000	6000
Softdrinks	500	25	12500	Softdrinks	500	25	12500	25000
Soap	200	20	4000	Soap	200	20	4000	8000
Solt	100	25	2500	Solt	100	25	2500	5000
Frize	-	-	30,000		-	-	0	0
			0				0	0
			0				0	0
			0				0	0
Others			12000	Others			12000	24000
<b>Total</b>			<b>80,000</b>				<b>50,000</b>	<b>130,000</b>

## Source of Finance



**Entrepreneur Investment:**  
**80,000**  
**Investor Investment:50,000**  
**Total Investment:130,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Biskut,Soap,Solt,etc.	4,200	126,000	1,512,000	1,587,600	1,666,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>1,587,600</b>	<b>1,666,980</b>
Less. Variable Expense					
Biskut,Soap,Solt,etc.	3,570	107,100	1,285,200	1,349,460	1,416,933
<b>Total variable Expense (B)</b>	<b>3,570</b>	<b>107,100</b>	<b>1,285,200</b>	<b>1,349,460</b>	<b>1,416,933</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>630</b>	<b>18,900</b>	<b>226,800</b>	<b>238,140</b>	<b>250,047</b>
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		400	4,800	5,040	5,292
Transportation		600	7,200	7,560	7,938
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		500	6,000	6,300	6,615
Mobile Bill		700	8,400	8,400	8,400
Non Cash Item					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>7,200</b>	<b>86,400</b>	<b>87,300</b>	<b>150,840</b>
<b>Net Profit (E) [C-D)</b>		<b>11,700</b>	<b>140,400</b>	<b>150,840</b>	<b>99,207</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	140,400	150,840	99,207
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		99,500	230,340
	<b>Total Cash Inflow</b>	<b>190,400</b>	<b>250,340</b>	<b>329,547</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	20900		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>90,900</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>99,500</b>	<b>230,340</b>	<b>309,547</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

