

Proposed NU Business Name: **VAI BON STORE**



Project identification and prepared by: Md. Mokaddes Ali.
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. ABU BAKAR
Age	:	16-10-1987(30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Naloya ;P.O: Naloya P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JARINA BEGUM
(iii) Father's name	:	MD. SAHIDUL
(iv) GB member's info	:	Branch: Gachya, Centre # 42(Female), Member ID: 3688, Group No: 09 Member since:01-01-2000 to 2012(12 Years) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT -
Further Information:		
(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 & Skill	:	15 years of business experience.
Own Business and Training Info	:	15 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-121209
Mother's Contact No.	:	01770-671441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JARINA BEGUM joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	VAI BON STORE
Location	:	Vill: Naloya ;P.O: Naloya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,20,000
Financing	:	Self BDT 1,50,000 (from existing business) 68% Required Investment BDT 70,000(as equity) 32%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	12 ft x 8 ft= 96 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Bakery, Others.▪Average 10% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

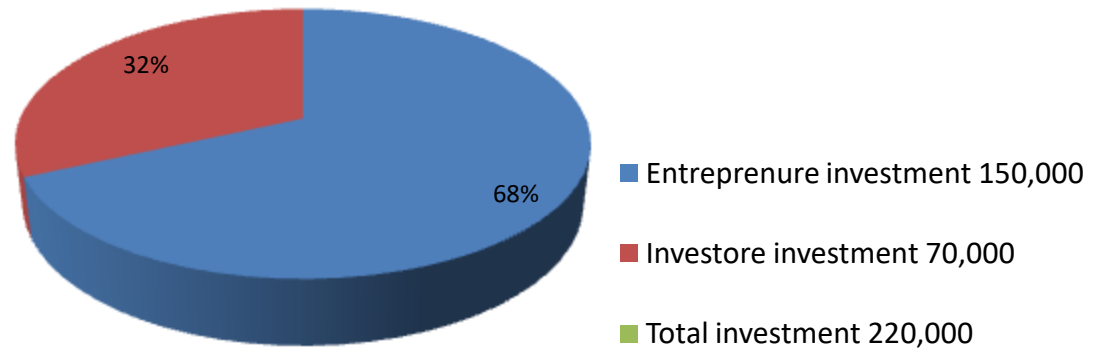
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Oil, Bakery, Others	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Rice, Oil, Bakery, Others	9,000	270,000	3,240,000
Total variable Expense (B)	9,000	270,000	3,240,000
Contribution Margin (CM) [C=(A-B)]	1000	30,000	360,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		500	6,000
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		23,200	278,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	10	2000	20000	Rice	30	2000	60,000	80,000
Oil	1	48000	48000	Oil	1	10000	10,000	58,000
Bakery	1	50000	50000		0	0	0	50,000
Others	1	32000	32000		0	0	0	32,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			150000			12000	70,000	220,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Rice, Oil, Bakery, Others	15,000	450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	450,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense					
Rice, Oil, Bakery, Others	13,500	405,000	4,860,000	5,103,000	5,358,150
Total variable Expense (B)	13,500	405,000	4,860,000	5,103,000	5,358,150
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		500	6,000	6,300	6,615
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,800	81,600	82,680	83,814
Net Profit (E) [C-D]		38,200	458,400	484,320	511,536
Investment Payback			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	458,400	484,320	511,536
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		434,400	894,720
	Total Cash Inflow	528,400	918,720	1,406,256
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	94,000	24,000	24,000
3	Net Cash Surplus	434,400	894,720	1,382,256

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 15 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











গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: চাই কোন ষ্টোর

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ০৫-০৬-২০১৮

ইউনিটের নাম: সখিপুর

উদ্যোক্তার সর্বাঙ্গীণ জীবন বৃত্তান্ত:

নাম: মোঃ জাহাঙ্গীর

বয়স: ৩০ বছর

জন্ম তারিখ: ১৬-১০-১৯৮৭ জাতীয় পরিচয়পত্র নম্বর: ৯৩১৪৫৫৪৪৪৭৪৪

শিক্ষাগত যোগ্যতা: ডিপ্লোমা

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ১ ছেলে

ভাই/বোনের সংখ্যা: ২ ভাই ১ বোন

বর্তমান ঠিকানা: গ্রাম: নলুয়া

পো: নলুয়া

থানা: সখিপুর জেলা: টাঙ্গাইল

থানা: ✓ জেলা: ✓

বাবা/মা মোবাইল নং- ০১৭৭০-৬৪১৪৬১

স্থায়ী ঠিকানা: গ্রাম: ✓

পো: ✓

উদ্যোক্তার মোবাইল নং- ০১৭৩৩-১২১২০৭

বাবা/মা: প্রাক্তন/রানিং সদস্য

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

মায়ের নাম: মোঃ জাহান্না বেগম

বাবার নাম: মোঃ জাহাঙ্গীর

সদস্য নং- ৩৬৮৮

গ্রুপ নং- ০২

শাখা: সখিপুর

১১-১২-২০১২ ক্রম বছর যাবৎ সদস্য: ১২ বছর

সদস্য পরিমাণ: ৫০০০৮