

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



Project identification and prepared by: Md. Abdul Mamman
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Project verified by: MD. Abdul Mamman Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	DURJOY KUMAR DAS BIKROM
Age	:	22-2-1997(19 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Sister
Address	:	Vill: Nowhata, P.O: Nowhata, P.S: Poba, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI POPI RANI DAS
(iii) Father's name	:	SREE BISWAZIT DAS
(iv) GB member's info	:	Branch: Nowhata, Centre # 74(Female), Member ID: 7115, Group No: 1 Member since:From 1998 (18Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 270000, Outstanding loan: BDT 228160
(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	:	4 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.	:	01746852349
Mother's Contact No.	:	01713704848
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI POPI RANI DAS joined Grameen Bank since 18 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	:	BIKROM VARIETIES STORE
Location	:	Nawhata bajar
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 160,000/-(from existing business) 62 % Required Investment BDT 100,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 12ft= 144square ft
Security of the shop	:	BDT 1,50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionary etc.▪Average 07% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

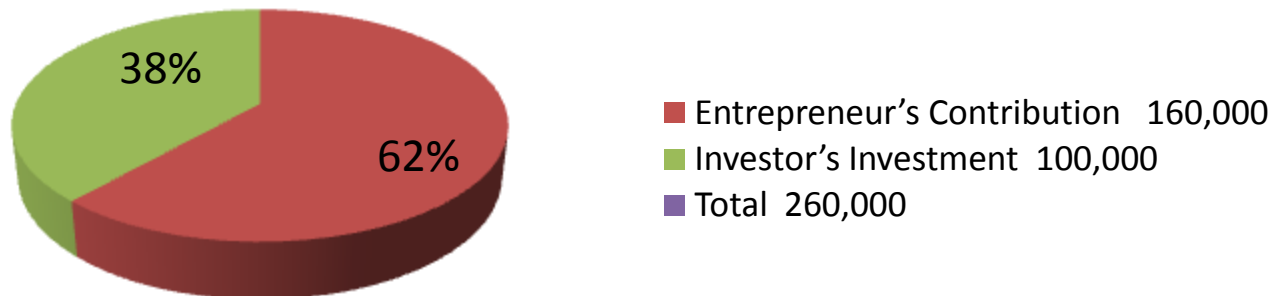
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries items	9500	285000	3420000
Total Sales (A)	9500	285000	3420000
Less Variable Expense			
Grocaries items	8835	265050	3180600
Total variable Expense (B)	8,835	265050	3180600
Contribution Margin (CM) [C=(A-B)	665	19950	239400
Less Variable Expense			
Rent		2,500	30000
Electricity bill		2100	25200
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		100	1200
Mobile bill		500	6000
Total fixed cost (D)		13,800	165600
Net Profit (E)= [C-D]		6,150	73800

Investment Breakdown

Particulars	Existing	Proposed	Total
Soft drinks, Cart, Sweet, Biscuit	40,000	30,000	70000
Tang, ice cream, horlicks, ruh afza	9,000	50,000	59000
Cosmetics, Oil, Soap, Stationary	21,000	10,000	31000
Freeze	90,000	10,000	100000
	160,000	100,000	260000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocaries items	13700	411000	4932000	5178600
Total Sales (A)	13700	411000	4932000	5178600
Less Variable Expense				
Grocaries items	12741	382230	4586760	4816098
Total variable Expense (B)	12,741	382230	4586760	4816098
Contribution Margin (CM) [C=(A-B)	959	28770	345240	362502
Less Variable Expense				
Rent		2,500	30,000	30,000
Electricity bill		2500	30000	30500
Transportation		500	6000	6,500
Salary (Self)		5000	60000	60000
Salary(Staff)		6000	72000	72000
Entertainment		300	3600	7400
Guard		100	1200	1200
Mobile bill		500	6000	6200
Total fixed cost (D)		17,300	207,600	212,600
Net Profit (E)= [C-D]		11470	137640	149,902
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	137,640	149,902
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		77,640
	Total Cash Inflow	237640	227542
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	77,640	167542

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

















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ভ্যারাইটি

স্টোর.

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FAMILY PICTURE

