

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NUR-A ALAM
Age	:	01/08/1996 (20)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	None
No. of siblings:	:	3 Brothers
Address	:	Vill: Islampur ; P.O: Codda bazar; P.S: Gazipur Sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	YESMIN
(iii) Father's name	:	NURUL SLAM
(iv) GB member's info	:	Branch: Bashon, ; Centre # 15 (Female), Member ID: 1544/2 , Group No: 02 Member since: 15-04-2006 (10 Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 30,000, Outstanding loan: 22080
(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 1 year training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01964080906
Family's Contact No.	:	01935367676
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

YESMIN joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

Proposed Nobin Udyokta Business Info

Business Name	:	NUR VARIETIES STORE
Location	:	Islampur, Gazipur
Total Investment in BDT	:	BDT 1,76,000/-
Financing	:	Self BDT 76,000/- (from existing business) 43% Required Investment BDT 1,00,000/- (as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	15,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobil, beskites,chanacur,cake,Bread,koil,tea,pan etc. ▪Average 10% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪The shop is Rent . ▪Collects goods from Chowrasta,Gazipur . ▪Agreed grace period is 3 months.

Existing Business (BDT)

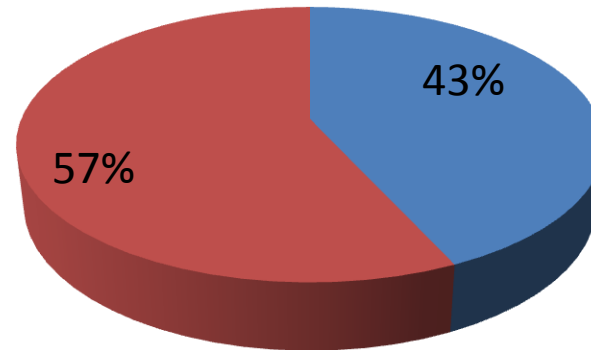
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobil beskites,chanacur,cake,pouruti,koil ,etc.	2,000	60,000	72,0000
Tea,pan (Dally Sales=800*40/100=320)	320	9600	11,5,200
Total Sales (A)	2,320	69,600	8,35,200
Less. Variable Expense			
Mobil beskites,chanacur,cake, pouruti,koil,tea,pan etc.	1,800	54,000	6,48,000
Total variable Expense (B)	1,800	54,000	6,48,000
Contribution Margin (CM) [C=(A-B)	520	15,600	1,87,200
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		800	9,600
Entertainment		150	1,800
Guard		100	1,200
Generator			
Total fixed Cost (D)		7550	90,600
Net Profit (E) [C-D)		8,050	96,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil	48,000	72,000	1,20,000
Meshines Tools	15,000	20,000	35,000
beskites,chanacur,cake,pouruti,koil ,etc.	10,000	8,000	18,000
Tea, pan	3,000	-	3,000
Total	76,000	1,00,000	1,76,000

Source of Finance

- Entrepreneur Contribution=76000
- Investors Investment=100000
- Total=176000
-



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobil beskites,chanacur,cake,pouruti,koil etc.	3,000	90,000	10,80,000	11,34,000
Tea,pan (Dally Sales=1000*40/100=400)	400	12,000	1,44,000	1,51,200
Total Sales (A)	3,400	1,02,000	12,24,000	12,85,200
Less. Variable Expense				
Mobil beskites,chanacur,cake,pouruti,koil etc.	2,700	81,000	9,72,000	10,20,600
Total variable Expense (B)	2,700	81,000	9,72,000	10,20,600
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		300	3,600	3,700
Mobile Bill		250	3000	3,200
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	13,000
Entertainment		200	2,400	2,500
Guard		100	1,200	1,200
Total Fixed Cost		7,850	94,200	95,600
Net Profit (E) [C-D]		13,150	1,57,800	1,69,000
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,57,800	1,69,000
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	97,800
	Total Cash Inflow	2,57,800	2,66,800
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	-
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	97,800	2,06,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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







মায়া
প্রিন্ট
কাঁচ
পাওয়া
মায়া
সকল
গজা
কি

Royal
Butter
Cookies

Fruit

FAMILY PICTURE

