

Proposed NU Business Name: **MS NAHAR VARIETIE STORE**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIFUL ISLAM
Age	:	10-09-1996(20 Years)
Education, till to date	:	B A
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Mohipara, P.O: Golabari P.S: Durgapur , 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	:	MST. SHAHIDA BEGOM
(iii) Father's name	:	MD. AKKUS ALI
(iv) GB member's info	:	Branch: Shilmaria , Puthia , Centre # 27 (Female), Member ID:6511/5, Group No: 03 Member since: 2007 (09) First loan: BDT -5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 9,780/-
(v) Who pays GB loan installment	:	Fathers
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture (BDT 6000/ Month)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur's Contact No.	:	01739-029289
Brother's Contact No.	:	01734-122098
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia,Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHIDA BEGOM joined Grameen Bank since 9 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MS NAHAR VARIETIE STORE
Location	:	Dhokrakul bajar ,Puthia , Rajshahi .
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 75,000/-(from existing business) 60% Required Investment BDT 50,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Company.▪Agreed grace period is 3 months.

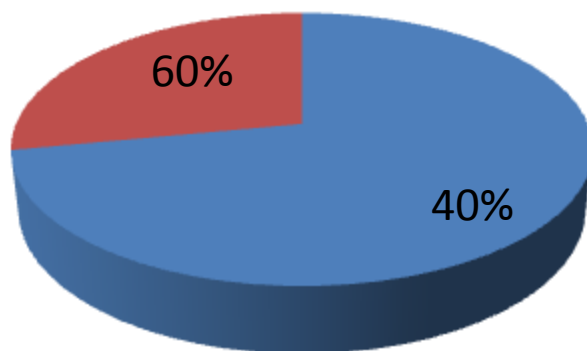
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetic Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Cosmetic Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		120	1,440
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		240	2,880
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		6,860	82,320
Net Profit (E) [C-D]		3,640	43,680

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shop(10x360)	3,600		3,600
Detergent (8x360)	2,880		2,880
Para shut (5x1,440)	7,200		7,200
Shampoo	10,000		10,000
Show (50x120)	6,000	30,000	36,000
Pepso dent (10x300)	3,000		3,000
Bag	0	10,000	10,000
Others	22,520		22,520
Perfume (2x2,400)	4,800		4,800
Cosmetic	10,000	10,000	20,000
Security of the shop	5,000	0	5,000
Total	75,000	50,000	125,000

Source of Finance



■ Intreprenuer's Contitubion 75,000

■ Investor's Investment 50,000

■ Total 125,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Cosmetics	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		300	3,600	3,780	3,969
Transportation		700	8,400	8,820	9,261
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		240	2,880	2,880	2,880
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		7,340	88,080	88,920	89,802
Net Profit (E) [C-D]		6,160	73,920	81,180	88,803
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	73,920	81,180	88,803
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		53,920	61,180
	Total Cash Inflow	123,920	135,100	149,983
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	53,920	115,100	129,983

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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











আমি নামক
জন্মসনদের পরিচালক

সহজ স্বপের পাশ বই

স্বাক্ষর
তারিখ: ১৩/১১/১৫
স্বাক্ষর: মোঃ আব্দুল হক

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জন্ম ও মৃত্যু নিবন্ধন আইন
১৯৬৯ সন (১৫) বিধান ১৯৬৯
জন্ম সনদ
জন্ম তারিখ: ১৩/১১/১৫
জন্ম স্থান: মোঃ আব্দুল হক
পিতার নাম: মোঃ আব্দুল হক
মাতার নাম: মোঃ আব্দুল হক
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তারিখ: ১৩/১১/১৫
আমি নামক, আমিনুল হক নামে জন: জন: জন্মিত
জন্ম স্থান: মোঃ আব্দুল হক নামে হুদায়ের
স্বাক্ষর: মোঃ আব্দুল হক
তারিখ: ১৩/১১/১৫

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
পার্বত্য উন্নয়ন পরিষদ
দুর্গাপুর, রাঙ্গামাড়া
জন্ম সনদ
জন্ম তারিখ: ১৩-১১-১৫
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স্বাক্ষর: মোঃ আব্দুল হক
তারিখ: ১৩/১১/১৫

