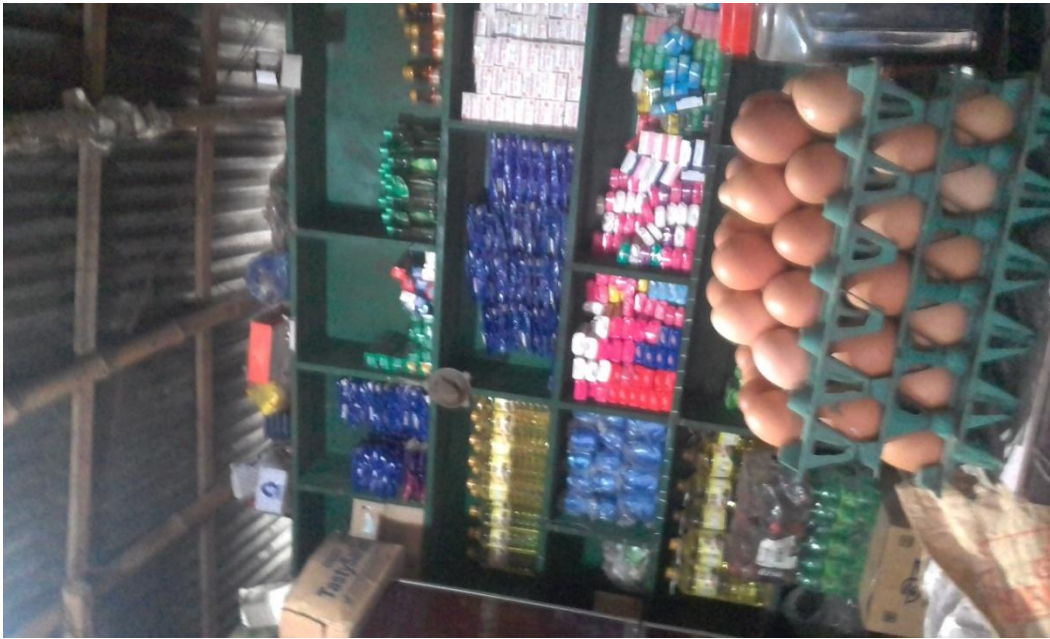


Proposed NU Business Name: **SABUJ VARIETYS STORE**



Project identification and prepared by: Md Majnu Hossen,
Sherpur Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHOBUJ ISLAM
Age	:	06-09-1987(30 Years)
Education, till to date	:	HSC
Marital status		Married
Children	:	1 Son
No. of siblings:	:	2 Sisters
Address	:	Vill:Darkipara,P.O: Sherpur, P.S: Sherpur,Dist: Bogra
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. SHAJADA BEGUM
(iii) Father's name	:	MD. ABDUL RASHID AKONDO
(iv) GB member's info	:	Branch:Kusumbi,Sherpur, Centre # 39 (Female), Member ID: 6076/1, Group No: 04 Member since: 08-10-2009(08Years)
Further Information:		First loan: BDT –5,000/-
(v) Who pays GB loan installment		Existing Loan: BDT 20,000, Outstanding loan:BDT : 19,560/-
(vi) Mobile lady	:	Father
(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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-978548
Mother's Contact No.	:	01745-911302
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAJADA BEGUM joined Grameen Bank since 08 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	:	SABUJ VARIETYS STORE
Location	:	Dublagari, Sherpur.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120,000/-(from existing business) 67% Required Investment BDT 60,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shari, Pant,Distlu, Shart, Print Shari ,Thankapor,etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Sherpur, Bogra.▪Agreed grace period is 3 months.

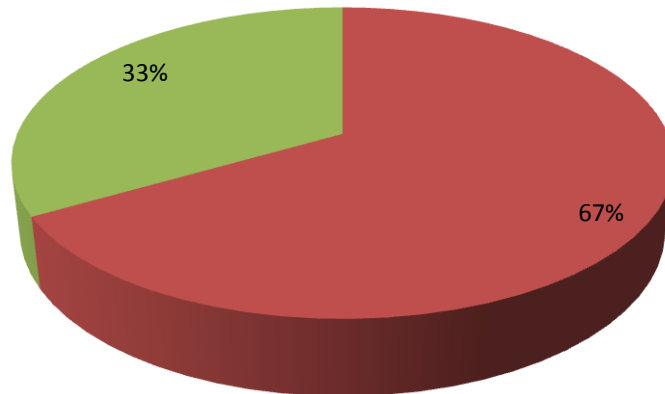
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Parasut,Baliful, Cuth,Maril,	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
Parasut,Baliful, Cuth,Maril,	5,280	158,400	1,900,800
Total variable Expense (B)	5,280	158,400	1,900,800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Electricity Bill		800	9,600
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Guard		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		6,450	77,400
Net Profit (E) [C-D]		15,150	181,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shaban,Ditargen,	17	3,153	53,600	17	3,153	54,000	107,200
Oil,	9	3,523	31,700				31,700
Chani, moida	5	2280	11,400				11,400
Rices	04	3000	12,000	2	3000	6000	18,000
Others	-	-	11,300				11,300
Total	214		120000	23		80,000	200000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 60,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Parasut,Baliful, Cuth,Maril,	8,000	240,000	2,880,000	3,024,000	3,175,200
Total Sales (A)	8,000	240,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense					
Parasut,Baliful, Cuth,Maril,	7,040	211,200	2,534,400	2,661,120	2,794,176
Total variable Expense (B)	7,040	211,200	2,534,400	2,661,120	2,794,176
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Electricity Bill		800	9,600	9,600	9,600
Transportation		1000	12,000	12,000	12,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Generator		0	0	0	-
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		6,550	78,600	78,600	78,600
Net Profit (E) [C-D]		22,250	267,000	284,280	302,424
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	267,000	284,280	302,424
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		243,000	503,280
	Total Cash Inflow	327,000	527,280	805,704
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	243,000	503,280	781,704

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 03 Others:0
Experience & Skill : 03 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













পার্বতন

মোঃ জাহিদুল ইসলাম
০১৭১২-৭৯৭২১৭
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FAMILY PICTURE

