

Proposed NU Business Name: **Riya Moni Store**



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Elanga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Nur Alam
Age	:	27-01-1997 (20 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	Null,
Address	:	Vill: Gohaliyabari P.O: Nikrail P.S: Kalihati 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	:	Khodyja Begum
(iii) Father's name	:	Md. Shajahan
(iv) GB member's info	:	Branch: Aloya Vowapur Centre # 04(Female), Member ID: 1120, Group No: 02 Member since: 01-02-2006 (11 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 40,000/-, Outstanding loan: 32,080
(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	:	3 years experience in running business. He has 1years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-421562
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Khodyja Begum joined Grameen Bank since 11 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultural and Dairy Farm business.

Proposed Nobin Udyokta Business Info

Business Name	:	Riya Moni Store
Location	:	Gohaliyabari Bazar, Nikrail, Kalihati, Tangail
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Biskit,Chips, Soap,Oil, Moyda, Chocolate etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is Owned.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

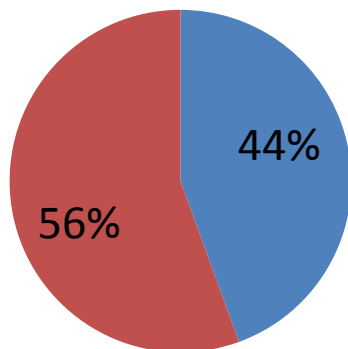
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biskit, Chips, Soap, Oil, Moyda, Chocolate etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Biskit, Chips, Soap, Oil, Moyda, Chocolate etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1500	18,000
Entertainment		200	2,400
Security Guard		200	2400
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Coconut Oil	10	150	1500	50	150	7500	9,000
Sarishaa Oil	15	30	450	40	30	1200	1650
Biskit	10	500	5000	20	500	10000	15000
Soap	5	400	2000	15	400	6000	8000
Moyda,Vhosi	4	1000	4000	10	1000	10000	14000
Chocolete	10	250	2500	20	250	5000	7500
Chips/Canachur	20	500	10000				10000
Mosola,Potato etc			14550			10300	24,850
Total	74		40,000	155		50,000	90,000

Source of Finance



- Entrepreneur Contribution: 40,000
- Investors Investment : 50,000
- Total Investment : 90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
iskit, Chips, Soap, Oil, Moyda, Chocolate etc.	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
iskit, Chips, Soap, Oil, Moyda, Chocolate etc.	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Security Guard		200	2,400	2,520	2,646
Electricity Bill		400	4,800	5,040	5,292
Mobile Bill		5,00	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	25,200	26,460
Entertainment		3,00	3,600	3,780	3,969
Total Fixed Cost		8,400	100,800	102,840	104,982
Net Profit (E) [C-D]		6,600	79,200	86,160	93,468
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	79,200	86,160	93,468
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		59,200	125,360
	Total Cash Inflow	129,200	145,360	218,828
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	59,200	125,360	198,828

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 3 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















FAMILY PICTURE