

## Proposed NU Business Name: **AMIN VARAITY STORE**



Project identification and prepared by: Md. Rokon Uddin,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. AMINUL ISLAM</b>
Age	:	05-06-1988 (29 Years)
Education, till to date	:	s.s.c
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother,02 Sisters
Address	:	Vill: Rokhitpa P,O: Hatkhujipur , P.S:Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. REJIA BIBI</b>
(iii) Father's name	:	<b>MD. AIUB ALI</b>
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 1 (Female), Member ID: 1702/1, Group No: 01 Member since: 2002-2012(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-125788
Mother's Contact No.	:	01735-695957
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. REJIA BIBI** joined Grameen Bank since 10 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

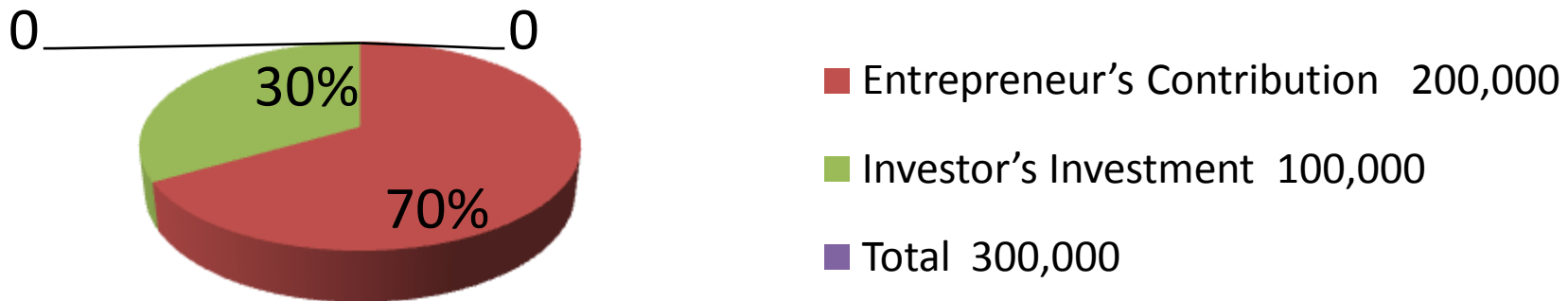
Business Name	:	<b>AMIN VARAITY STORE</b>
Location	:	Rokhitpara,Bagmara, Rajshahi
Total Investment in BDT	:	BDT 1,13,600/-
Financing	:	Self BDT 63,600/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft=80 Scft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Mudi item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent.</li><li>▪Collects goods from Keshorhat, Gangopara.</li><li>▪Agreed grace period is 3 months.</li></ul>

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mudi Item	<b>3,000</b>	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	90,000	10,80,000
<b>Less. Variable Expense</b>			
Mudi Item	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	2,400	72,000	8,64,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	2,16,000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard			
Transportation		1,500	18,000
Entertainment		300	3,600
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,000</b>	<b>1,20,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Daul	15	90	1,350	1	6000	6,000	7,350
Oill	50	56	3,250	2	3000	6,000	9,250
Rich	-	-	-	5	2000	10,000	10,000
Sugger	20	66	1,320	2	330	6,600	7,920
Biscuit	-	-	3,000				3,000
Cosmetic Item	-	-	5,000		-	10,000	15,000
Electric Item	-	-	10,000	-	-	5,000	15,000
Soft Drinks	-	-	2,000		-	-	2,000
Flexilod	-	-	5000				5,000
Others Item	-	-	4080		-	6,400	10,480
Advance For Shop			28,600				
<b>Total</b>	<b>120</b>		<b>63,600</b>	<b>140</b>		<b>50,000</b>	<b>1,13,600</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3<sup>rd</sup> year</b>
<b>Revenue (sales)</b>					
<b>Mudi Item</b>	4,500	1,35,000	16,20,000	17,01,000	17,86,050
<b>Total Sales (A)</b>	4,500	1,35,000	16,20,000	17,01,000	17,86,050
<b>Less. Variable Expense</b>					
<b>Mudi Item</b>	3,600	1,08,000	12,96,000	13,60,800	14,28,840
<b>Total variable Expense (B)</b>	3,600	1,08,000	12,96,000	13,60,800	14,28,840
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,000
Electricity Bill		600	7,200	8,000	8,500
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	25,000	27,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Kitnashok					
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>9,100</b>	<b>1,09,200</b>	<b>1,11,700</b>	<b>1,15,200</b>
<b>Net Profit (E) [C-D]</b>		<b>17,900</b>	<b>2,14,800</b>	<b>2,28,500</b>	<b>2,42,010</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,14,800	2,28,500	2,42,010
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,94,800	4,03,300
	<b>Total Cash Inflow</b>	<b>2,64,800</b>	<b>4,23,300</b>	<b>6,45,310</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,94,800</b>	<b>4,03,300</b>	<b>6,25,310</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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Potato Cracker

AUTOMATIC VOLTAGE STABILIZER

Potato Cracker

টাইকা & সুখার টিন









# FAMILY PICTURE

