

Proposed NU Business Name: ELA VARAITY STORE



Project identification and prepared by: MD. SOHEL MIA
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MUNSUR RHAMAN.
Age	:	05/02/1983 (34 years)
Education, till to date	:	Class:viii
Marital status	:	Married
Children	:	2 Daughters.
No. of siblings:	:	1 Brother, 3 sisters.
Address	:	Vill: Golharia ,P.O: Hatgodagari, P.S:Pava, 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:HABIBA BEGUM.
(iii) Father's name	:	MD. RAMJAN ALI
(iv) GB member's info	:	Branch: Parila pava, Centre #13(Female), Member ID: 1394/6, Group No: 03 Member since-02/03/2014-till now (3 Years) First loan: BDT 12000
Further Information:		Existing Loan: BDT 35000,, Outstanding loan:16570
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730968098
Mother's Contact No.	:	01774362815.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:HABIBA BEGUM, Grameen Bank since 03 years ago. At first she took 12000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	ELA VARAITY STORE.
Location	:	HAT RAMCHANDO PUR.
Total Investment in BDT	:	BDT 240,000
Financing	:	Self BDT 190,000/-(from existing business) 79 % Required Investment BDT 50,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 4000/-
Size of house	:	20ft x 15 ft= 300 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur. Existing no employee.▪The Shop is rent.▪ Agreed grace period is 3 months.

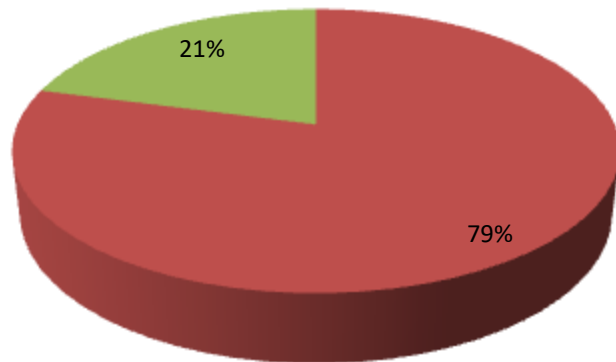
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	3,500	105,000	1260000
Total Sales (A)	3,500	105,000	1260000
Less. Variable Expense		0	
Sales	2,975	89,250	1071000
Total variable Expense (B)	2,975	89,250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189000
Less. Fixed Expense			
Rent		1500	18,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		8,250	99,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Total goods price			190000				190000
Crokarise purches						50000	50000
Total			190000			50000	240000

Source of Finance



■ Entrepreneur's Contribution 190,000

■ Investor's Investment 50,000

■ Total 240,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense		0	0	0	0
Sales	3475	104250	1251000	1313550	1379228
Total variable Expense (B)	3475	104250	1251000	1313550	1379228
Contribution Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less. Fixed Expense					
Rent		1500	18000	18000	18000
Electricity Bill		300	3600	3600	3600
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment		200	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7500	90100	90100	90100
Net Profit (E) [C-D]		8250	98900	108350	118273
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	98900	108350	118273
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78900	167250
	Total Cash Inflow	148,900	187250	285523
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	78,900	167250	265523

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years.
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm; Hatramchando pur.
Regular customers;

THREATS

Theft
Fire
Political unrest









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