

Proposed NU Business Name: M/S SAROYAN VARITIES STORE

Project identification and prepared by: Monoranjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	TANIA BEGUM
Age	:	22-04-1992 (24 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	01 Son & 01 Doughther
No. of siblings:	:	02 Brother & 04 Sister
Address	:	Vill: Nayagau,, P.O: Munshiganj, P.S: , Munshiganj, Dist: Munshiganj
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	KALAM BEPARY
(iv) GB member's info	:	Branch: , Ponchosar, Centre # 37 (Female), Member ID: 3882, Group No: 13 Member since: 21-04-1989 (8 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 26,040/-
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01999-325766
Father's Contact No.	:	01929-589196
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA 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	:	M/S SAROYAN VARITIES STORE
Location	:	Nayagau, Munshiganj
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	6 ft x 5 ft= 30 square ft
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Soft drinks, biscuit,Solt,oil,Rice drinks, noodles, souch etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Munshiganj.▪Agreed grace period is 3 months.

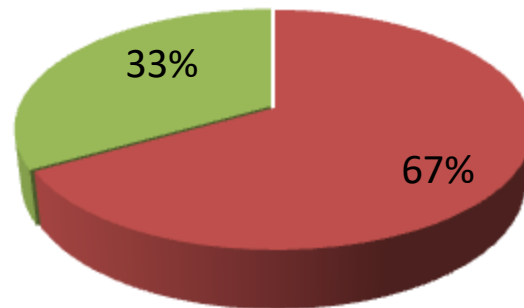
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2500	75,000	900,000
Total Sales (A)	2500	75,000	900,000
Less. Variable Expense			
Grocery item	2125	63,750	7,65,000
Total variable Expense (B)	2125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	1,35,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Entertainment		3,00	3600
Transport		5,00	6,000
Total fixed Cost (D)		7,100	85,200
Net Profit (E) [C-D]		4,150	49,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	60,000	40,000	100,000
Soft Drinks	7,000	10,000	17,000
Biscuit	3,000		3,000
suger	10,000		10,000
Other	20,000		20,000
Total	100,000	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Grocery item	2,550	76,500	9,18,000	9,63,900	10,12,095
Total variable Expense (B)	2,550	76,500	9,18,000	9,63,900	10,12,095
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	1,70,100	1,78,605
Less. Fixed Expense					
Electricity Bill		1,000	12,000	12,000	12,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		3,00	3,600	3,600	3,600
Transport		5,00	6,000	6,000	6,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,100	85,200	85,300	85,400
Net Profit (E) [C-D]		6,400	76,800	84,800	93,205
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	76,800	84,800	93,205
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		56,800	121,600
	Total Cash Inflow	126,800	141,600	214,805
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	56,800	121,600	194,805

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 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











FAMILY PICTURE

