

Proposed NU Business Name: **SHILA BRISTI VARAITISE STORE**



Project identification and prepared by: Rupaly Akter,
Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RUHUL AMIN
Age	:	29 Years(20/01/1988)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brother, 02 Sister
Address	:	Vill: Mojdpur, P.O: Savar P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA
(iii) Father's name	:	MD. ABU SYED AKAN
(iv) GB member's info	:	Branch: Ashulia, Centre # 89 (Female), Member ID: 11455, Group No: 02 Member since: 02/05/1990 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 17,764/-
(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	:	Eight years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-554811
Mother's Contact No.	:	01980-210022
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA joined Grameen Bank since 26 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

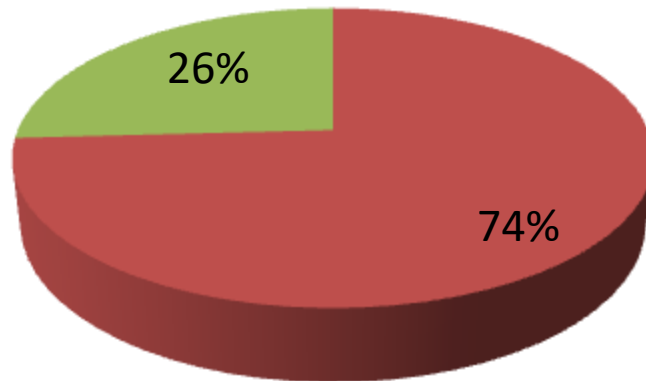
Business Name	:	SHILA BRISTI VARAITISE STORE
Location	:	Pakiza Savar Dhaka
Total Investment in BDT	:	BDT 5,80,000/-
Financing	:	Self BDT 4,30,000(from existing business) 74% Required Investment BDT 1,50,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 22 ft = 144 s.ft
Security of the shop	:	2,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; drinks, biscuit,chips,cosmetics etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in Renting place.▪Collects goods from Savar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Confectionary Item	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Confectionary Item	3400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		5,000	60000
Electricity bill		2000	24000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		13,300	159600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Drinks Item	10	10000	100,000	0	0	25,000	125,000
Chips, Biscuits, chanachur Item	0	0	10,000	2		5,000	15,000
Load & bKash	0	0	100,000	2	12500	100,000	200,000
Cosmetics Item	0	0	5,000	2	0	20,000	25,000
Others	0	0	5,000	0	0	0	5,000
Advanced	0	0	200,000	0	0	0	200,000
Ice cream	200	50	10,000	5	0	0	10,000
			0	3	25000	0	0
	0	0		0	0	0	0
Total	210	10,050	430,000	14	37,500	150,000	580,000



■ Entrepreneur's Contribution
430,000

■ Investor's Investment
150,000

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Confectionary Item	4500	135000	1620000	1701000	1786050
	0	0	0	0	
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense			0		
Confectionary Item	3825	114750	1377000	1445850	1518142
			0		
Total variable Expense (B)	3,825	114750	1377000	1445850	1518142
Contribution Margin (CM) [C=(A-B)	675	20250	243000	255150	267907
Less Variable Expense			0		
Rent		5,000	60000	60,000	60000
Electricity bill		2200	26400	26900	27400
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	
Entertainment		600	7200	7200	7200
Guard		300	3600	3600	3600
Generator		0	0	0	
Bank charge		0	0	0	
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		14,400	172,800	173,900	175000
Net Profit (E)= [C-D]		5850	70200	81,250	92907
Investment Payback			60000	60000	60000

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

SR#	<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	150,000		
1.2	Net Profit	70,200	81,250	92907.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		10,200	31450
	Total Cash Inflow	2,20,200	91,450	1,24,357.5
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60000	60000
	Total Cash Outflow	2,10,000	60000	60000
3	Net Cash Surplus	10,200	31,450	64,357.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Pakiza,Savar Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



AlooZ

KING CHIPS

Real Cafe
চা ও কফি



Bellissimo
PREMIUM ICE CREAM

Real
କାଠୁରୀ





FAMILY PICTURE