

Proposed NU Business Name: NUPUR & SIYAM VARIETY STORE O MISTANNO VANDAR



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIJANUR RAHMAN
Age	:	10-09-1983(34 Years)
Education, till to date	:	H.s.c
Marital status	:	Married
Children	:	1 Son 01Daghuter
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Anupompur, P.O: Charghat, P.S: Charghat,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	:	MOST.MORGINA BEGUM
(iii) Father's name	:	MD.SIRAJUL ISLAM
(iv) GB member's info	:	Branch: Charghat, Centre # 04/m(Female), Member ID: 3919/1, Group No: 08 Member since: 24-05-2008 to 25-05-2015 New 26-06-17 (07Years)
Further Information:		First loan: BDT -10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 10,000, Outstanding loan: 8,020
(vi) Mobile lady	:	Father
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01731-339010
Mother's Contact No.	:	01796-853584
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.MORGINA BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

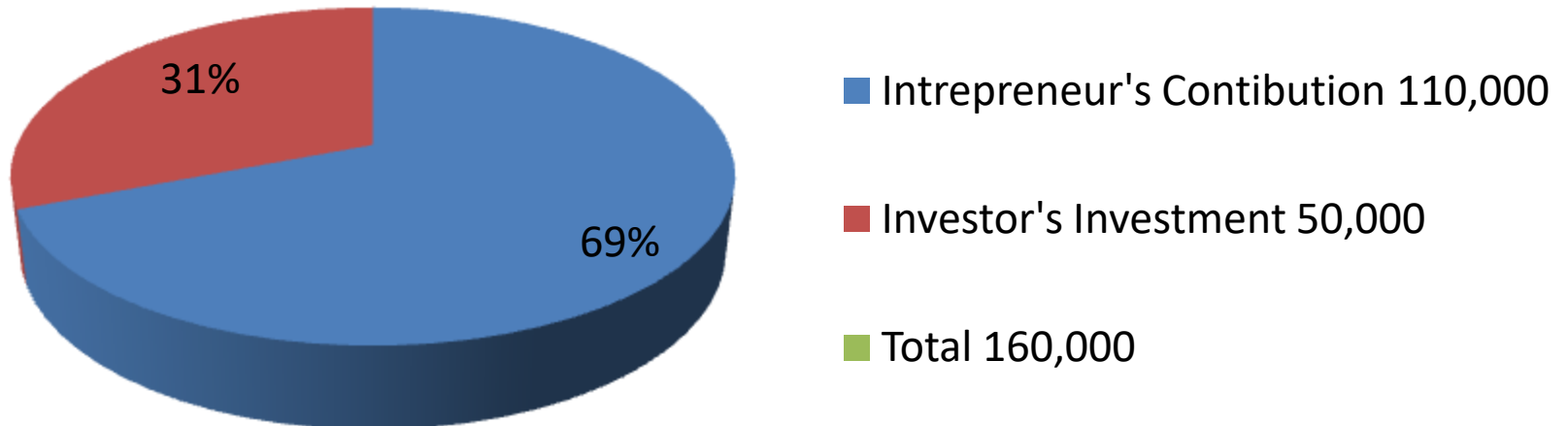
Business Name	:	NUPUR & SIYAM VARIETY STORE O MISTANNO VANDAR
Location	:	Mungli, Charghat, Rajshahi .
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT -60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit Drink Water; & Grocery etc Item▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Rent.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit Drink Water; & Grocery etc Item	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Biscuit Drink Water; & Grocery etc Item	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		1,000	12,000
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		7,700	92,400

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Biscuit	10,000	20,000	30,000
Drinking Water	20,000	20,000	40,000
Chanachur	2,000	0	2,000
Pototo	10,000		10,000
Others	15,000	10,000	35,000
Security	60,000		60,000
Total	110,000	50,000	160,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Biscuit Drink Water; & Grocery Item	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Biscuit Drink Water; & Grocery Item	5,400	162,000	1,944,000	2,041,200	2,143,200
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	2,143,200
Contribution M. (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		800	9,600	10,000	11,000
Electricity Bill		1,000	12,000	13,000	14,000
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		100	1,200	1,300	1,400
Guard		100	1,200	1,300	1,400
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
Total Fixed Cost		7,300	87,600	90,400	93,800

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	128,400	136,400	144,340
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		108,400	224,800
	Total Cash Inflow	178,400	244,800	369,140
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	108,400	224,800	349,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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





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FAMILY PICTURE

