

Proposed NU Business Name: **ATIK STORE**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ATIKUR RAHMAN
Age	:	15/05/1985 (32Years)
Education, till to date	:	Class - 08
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	04 Brathers
Address	:	Vill: Ramchandrapur P.O: Boktermunci, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURER NESA
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 11/(Female), Member ID: 1234/2, Group No: 01 Member since: 02-01-2009 (08 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 2,80,000/- Outstanding loan: BDT 1,92,000/-
(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	:	08 Years Experience 08 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01816-158010
Mother's Contact No.	:	01828-591224
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURER NESHA joined Grameen Bank since 08 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

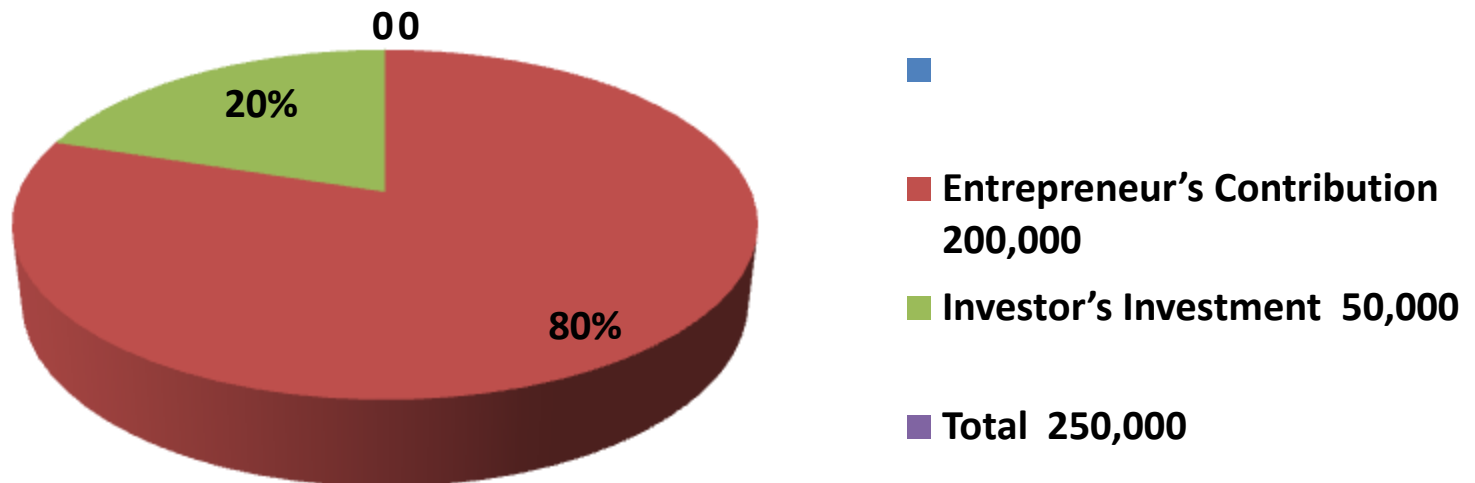
Business Name	:	ATIK STORE
Location	:	Boktermunci Mohajjem High School Near,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,50,000/-
Financing	:	Self BDT 2,00,000/- (From Existing Business) 80% Required Investment Bdt,50,000(as Equity) 20%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 15 ft. = 200 Square Ft
Security Of The Shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Biskit,Cosmetics, Cold drinks & others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Biskit,Cosmatics, Cold drinks & others.	5000	150000	1800000
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Biskit,Cosmatics, Cold drinks & others.	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7900	94800
Net Profit (E)= [C-D]		14600	175200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Cosmetics			30,000			30,000	60,000
Cold drinks	20	500	10,000	10	500	5,000	15,000
Biskit	30	600	18,000			0	18,000
Khata	50	200	10,000			0	10,000
Others			32,000			15,000	47,000
Secqurity			100,000			0	100,000
Total	100	1300	200,000	10	500	50,000	250,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Biskit,Cosmatics, Cold drinks & others.	6000	180000	2160000	2268000	2381400
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Biskit,Cosmatics, Cold drinks & others.	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		1000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7900	94800	95380	95969
Net Profit (E)= [C-D]		19100	229200	240660	252693
Investment Pay Back			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	33,000		
1.2	Net Profit	229,200	240660	252693
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		209200	429860
	Total Cash Inflow	262,200	449,860	682,553
2	Cash Outflow			
2.1	Purchase of Product	33,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	53,000	20,000	20,000
3	Net Cash Surplus	209,200	429,860	662,553

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: , . Boktermunci Mohajjem
High School Near,sonagazi, Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







আতিক ষ্টোর

বক্তার মুঙ্গীর বাজার, তাকিয়া রোড, সোনাগাজী, ফেনী।

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