

Proposed NU Business Name: **BOU SOHAGI VARAITY STORE**



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Project verified by: MD. Mozaharl Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD.MOHOSIN ALI</b>
Age	:	23-05-1985 (33 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	1 son,
No. of siblings:	:	02 Sisters,02 Brothers
Address	:	Vill: Shiyalson ,P.O: Adomdighi,Thana: Adomdighi,Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MST. ACHHATUN BEGUM
(iii) Father's name	:	MD. ABDUL HOSSEN
(iv) GB member's info	:	Branch: Adomdighi,Centre # 74/(Female), Member ID: 6846/1, Group No: 04 Member since: 01-03-2008(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 50,0000, Outstanding loan: BDT: 18,100.
(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	:	10 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758381444
Mother's Contact No.	:	01721218194
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ACHHATUN BEGUM** joined Grameen Bank since 10 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	:	<b>BOU SOHAGI VARAITY STORE</b>
Location	:	Shiyalson,Adomdighi,Bogra.
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 2,00000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of shop	:	12 ft x 8 ft=96 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Potetto,Biskut etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

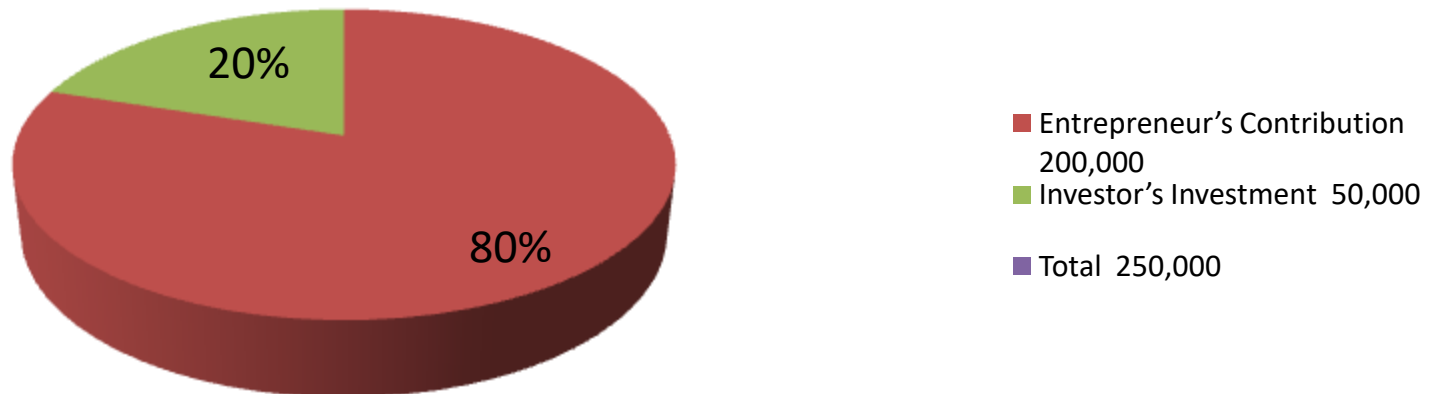
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery items	2,000	60000	720000
<b>Total Sales (A)</b>	2,000	60000	720000
<b>Less Variable Expense</b>			
Grocery items	300	9000	108000
<b>Total variable Expense (B)</b>	300	9000	108000
<b>Contribution Margin (CM) [C=(A-B)</b>	1,700	51000	612000
<b>Less Variable Expense</b>			
Rent		500	6000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,300	75600
<b>Net Profit (E)= [C-D]</b>		44,700	536400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biskut	50	500	25,000	40	500	20,000	45,000
Potetto			10,000			10,000	20,000
Komol pani			20,000			20,000	40,000
Freeg	2	50,000	1,00000				10,0000
Others			45,000				45,000
Total			2,00000			50,000	250000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Grocery items	2,500	75000	900000	945000	992250
<b>Total Sales (A)</b>	2,500	75000	900000	945000	992250
<b>Less Variable Expense</b>				0	0
Grocery items	375	11250	135000	141750	148837.5
<b>Total variable Expense (B)</b>	375	11250	135000	141750	148837.5
<b>Contribution Margin (CM)</b> <b>[C=(A-B)</b>	2,125	63750	765000	803250	843412.5
<b>Less Variable Expense</b>				0	0
Rent		500	6000	6300	6615
Electricity bill		400	4800	5040	5292
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		100	1200	1260	1323
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,500	78000	81900	85995
<b>Net Profit (E)= [C-D]</b>		57,250	687000	721350	757417.5
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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	50,000		
1.2	Net Profit	687000	721350	757417.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		667,000	1,368,350
	<b>Total Cash Inflow</b>	<b>737,000</b>	<b>1,388,350</b>	<b>2,125,768</b>
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
3	<b>Net Cash Surplus</b>	<b>667,000</b>	<b>1368350</b>	<b>2105767.5</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; ,Adomdighi, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

