

Proposed NU Business Name: M/S PIKUL VARAIETIS STORE



Project identification and prepared by : Md: Imran Hossen
Fultola Unit, Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SYED ALIF IBNAY NAZRUL
Age	:	22-10-1985(32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Sisters
Address	:	Vill: Jugnipasha P.O:Rajghat P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SYEDA SELINA BEGUM
(iii) Father's name	:	SYED NAJRUL ISLAM
(iv) GB member's info	:	Branch: Fultola , Centre # 72(Female), Member ID: 8461/3, Group No: 02 Member since: 12-03-2014 raning (05Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 7310/-.
(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	:	9 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-303451
Family's Contact No.	:	01990-225711
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SYEDA SELINA BEGUM Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S PIKUL VARIETIES STORE
Location	:	Jugnipasha Madrasha,Fultola, Khulna
Total Investment in BDT	:	BDT : 2,40,000
Financing	:	Self BDT 1,80,000(from existing business) 75% Required Investment BDT 60,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20dt x 10ft= 200 Square ft
Security of the shop	:	60,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed▪The Shop is Rented.▪Collects goods from Fultola.▪Agreed grace period is 3 months.

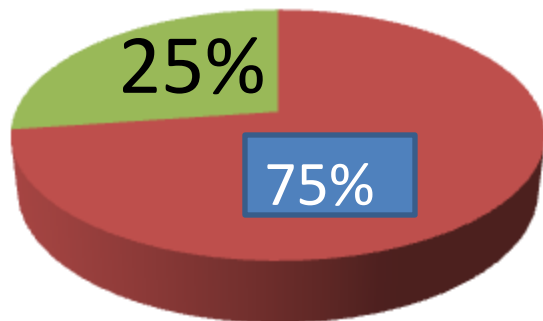
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil,Solt,Powder,Coil,Swices etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Oil,Solt,Powder,Coil,Swices etc.	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		9,500	114,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Salt	300	40	12000	Salt	0	0	15000	27,000
Oil	100	90	9000	Oil	0	0	20000	29,000
Soap	100	42	4200	Soap	0	0	10000	14,200
Powder	100	104	10400	Powder	0	0	10000	20,400
Switchboard	100	40	4000	Switchboard	0	0	5000	9,000
Tar Koil	10	2200	22000		0	0	0	22,000
Breker	150	200	30000				0	30,000
Jus	300	40	12000				0	0
Others	0		16400		0	0	0	16,400
Secerity	0		60000					
								0
Total			180,000				60,000	240,000

Source of Finance



Entrepreneur Investment:
180,000
Investor Investment:60,000
Total Investment:2,40,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Oil,Solt,Powder,Coil,Swices etc.	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					
Oil,Solt,Powder,Coil,Swices etc.	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		900	10,800	11,340	11,907
Transportation		1,700	20,400	21,420	22,491
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		400	4,800	5,040	5,292
Mobile Bill		500	6,000	6,000	6,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,000	120,000	121,800	218,400
Net Profit (E) [C-D)		17,000	204,000	218,400	138,810
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	204,000	218,400	138,810
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		172,690	367,090
	Total Cash Inflow	264,000	391,090	505,900
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	7310		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	91,310	24,000	24,000
3	Net Cash Surplus	172,690	367,090	481,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 09 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



মেসার্স **শিবুল** ড্যারাইটিস স্টোর
শ্রো হেলথ অ্যান্ড ইগনে লভলেন (শিবুল)









FAMILY PICTURE

