

Proposed NU Business Name: **TEEN BHAI STORE**



Project identification and prepared by: Md. Mizanur Rahman,
Bogra Shadar Unit, Bogra

Project verified by: MD. Muzaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE LITON CHANDRA RAY
Age	:	12-03-1986(31 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brothers
Address	:	Vill: Dhora, P.O: Parihat P.S: Gabtoli, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREE MOTI SHOVA RANI
(iii) Father's name	:	SREE NIRMOL CHANDRA RAY
(iv) GB member's info	:	Branch: Mohishaban Gabtoli; Centre # 01(Female), Member ID: 1931, Group No: 06 Member since: 09-05-1991 (25 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 90,000/- Outstanding loan: BDT 72834/-
(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	:	05 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.	:	01722-996934
Mother's Contact No.	:	01745-908962
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI SHOVA RANI ROY joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TEEN BHAI STORE
Location	:	Dhora, Parihat, Gabtoli, Bogra.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,10,000/-(from existing business) 65% Required Investment BDT 60,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 10 ft= 80 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪Rice of Food Sales.▪Average 10% gain on sale.▪The business is operating by entrepreneur.Existing 0 employees.▪After getting equity fund 3 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra shadar unit, Bogra.▪Agreed grace period is 3 months.

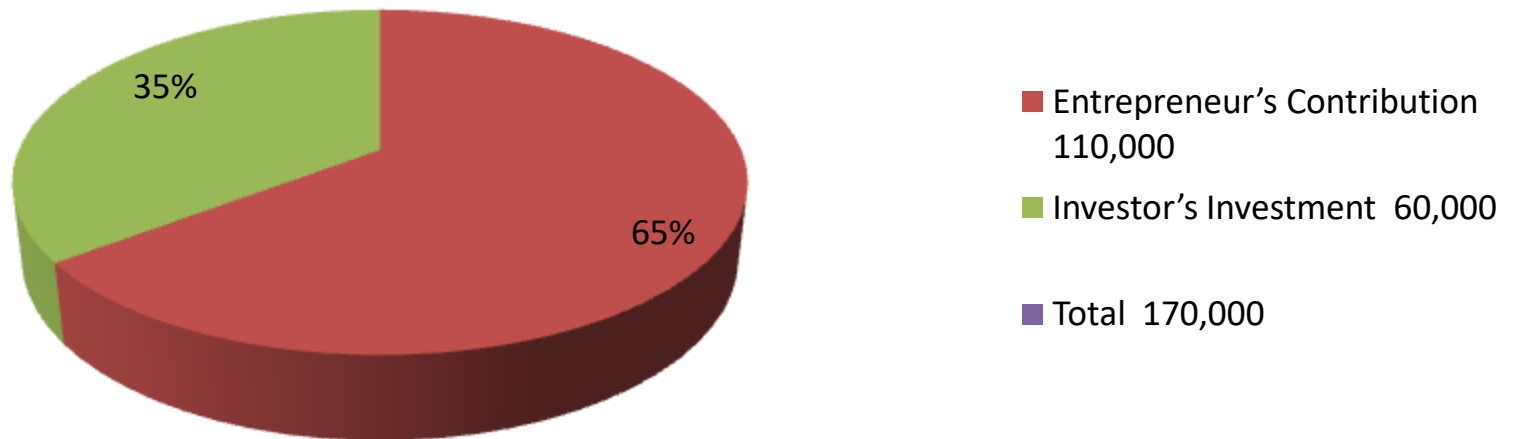
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,flower,oil,Soap,Salt and others Sales	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Rice,flower,oil,Soap,Salt and others Product Cost.	4500	135,000	1,620,000
Total variable Expense (B)	4500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
House rant		800	9,600
Electricity Bill		200	2,400
Transportation		500	0
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		7,400	82,800
Net Profit (E) [C-D)		7,600	97,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	3,000	15,000	5	3,000	15,000	30,000
Ata	50	50	2,500	50	50	2,500	5,000
Oill	50	100	5,000	50	100	5,000	10,000
Shop	5	1000	5,000	5	1000	5,000	10,000
Ditergen	5	1000	5,000	5	1000	5,000	10,000
Dink	200	100	20,000	200	100	20,000	40,000
others	1	7500	7,500	1	7500	7,500	15,000
Security	1	50000	50,000	0	0	0	50,000
Total	0	0	110,000	0	0	60,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Rice,flower,oil,Soap,Salt and others Sales	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Rice,flower,oil,Soap,Salt and others Product Cost.	6,300	189,000	2,268,000	2,381,400	2,500,470
Total variable Expense (B)	6,300	189,000	2,268,000	2,381,400	2,500,470
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
House rant		800	9,600	9,600	9,600
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		7,500	90,000	90,000	90,000
Net Profit (E) [C-D]		13,500	162,000	174,600	187,830
Investment Payback			36,000	36,000	36,000

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	162,000	174,600	187,830
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		126,000	264,600
	Total Cash Inflow	222,000	300,600	452,430
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000	36,000
	Total Cash Outflow	96,000	36,000	36,000
3	Net Cash Surplus	126,000	264,600	416,430

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of
shop;Dhora,Parihat,Gabtohi,Bogra.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

