

Proposed NU Business Name: **VAI BONDHU VARIETIES STORE**



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Ashulia Unit, Dhaka

Project verified by: Md. Rofiquil Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NASIM UDDIN SHOHAN
Age	:	30-11-1997(19 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	03 Brothers
Address	:	Vill: Dosaeed, P.O: Ashulia, P.S: Ashulia, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MS NASIMA BEGUM
(iii) Father's name	:	MD. MOBAROK HOSSAIN
(iv) GB member's info	:	Branch: Ashulia, Centre # 08 (Female), Member ID: 5044, Group No: 08 Member since: 14-07-2006 (10 Years) First loan: BDT 5,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 43,400/-
Further Information:		
(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	:	Four years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-792080
Mother's Contact No.	:	01963-555235
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MS NASIMA 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	:	VAI BONDHU VARIETIES STORE
Location	:	Doshaed, Ashulia, Dhaka.
Total Investment in BDT	:	BDT 3,04,000/-
Financing	:	Self BDT 2,04,000(from existing business) 67% Required Investment BDT 1,00,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Pulse, Sugar, Biscuit, Soft drinks, Noodles, vegetables etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪He is doing his business in renting place.▪Collects goods from Savar bazar.▪Agreed grace period is 3 months.

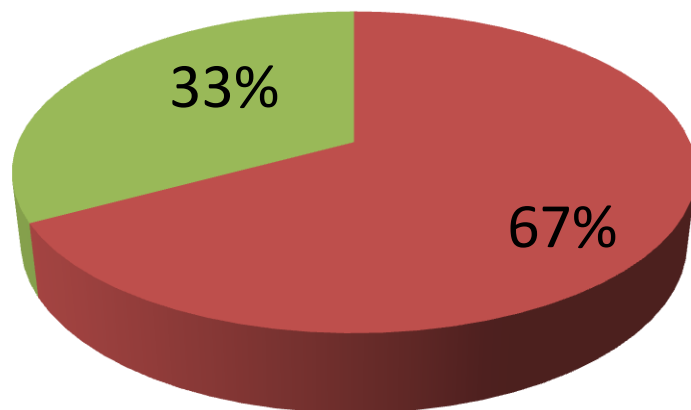
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Grocery item	3,520	1,05,600	12,67,200
Total variable Expense (B)	3,520	1,05,600	12,67,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	1,72,800
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		1,000	12,000
Generator		150	1,800
Salary (Staff)		2,500	30,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		11,750	1,41,000
Net Profit (E) [C-D]		2,650	31,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (15 x 1,800)	27,000	27,000	54,000
Pulse (5 x 4,000)	20,000	20,000	40,000
Cosmetic	75,000	10,000	85,000
Soya bin oil (3 x 4000)	12,000	18,000	30,000
Noodles, Chanachur, Tooth Paste, Choklet, Chips, Muri, salt, biscuit etc	40,000	25,000	65,000
Fridge	30,000	-	30,000
Total	2,04,000	1,00,000	3,04,000

Source of Finance



■ Entrepreneur's Contribution 204,000

■ Investor's Investment 100,000

■ Total 304,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery item	5,500	1,65,000	19,80,000	20,80,000
Total Sales (A)	5,500	1,65,000	19,80,000	20,80,000
Less. Variable Expense				
Grocery & Electric item	4,840	1,45,200	17,42,400	18,30,400
Total variable Expense (B)	4,840	1,45,200	17,42,400	18,30,400
Contribution Margin (CM) [C=(A-B)]	660	19,800	2,37,600	2,49,600
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		500	6,000	7,000
Mobile Bill		500	6,000	7,000
Transportation		1,500	18,000	20,000
Generator Bill		150	1,800	2,400
Salary (staff)		2,500	30,000	30,000
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	7,000
Total Fixed Cost		12,650	1,51,800	1,57,400
Net Profit (E) [C-D]		7,150	85,800	92,200
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	85,800	92,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		25,800
	Total Cash Inflow	1,85,800	1,18,000
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	25,800	58,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

ভাই

বন্ধ

স্বাস্থ্য

স্টোর

শীত

স্বাস্থ্য
সংসদ
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TO
DONT EVER GET TALKS

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SDBIL 1025-A

Handwritten text on a sack in the foreground, including the word "LALA" and other illegible characters.

FAMILY PICTURE

