

Proposed NU Business Name: **ATIK VARIETY STORE**



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Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ATIK
Age	:	02-01-1984 (31 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	1 Sister 3 Brother
Address	:	Vill: Amotto , P.O: Amotto, P.S: Dupchachia, 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	:	SAHARA BANU
(iii) Father's name	:	MD. ISLAM
(iv) GB member's info	:	Branch: Gobindopur Dupchachia, Centre # 67(Female), Member ID: 6547, Group No: 01 Member since: 01-05-2011 (05Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: NIL
(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	:	2 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.	:	01783-607443
Mother's Contact No.	:	01710-489200
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHARA BANU joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ATIK VARIETY STORE
Location	:	Saharpukur bazar, Dupchachia
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 12 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item & cosmetics etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

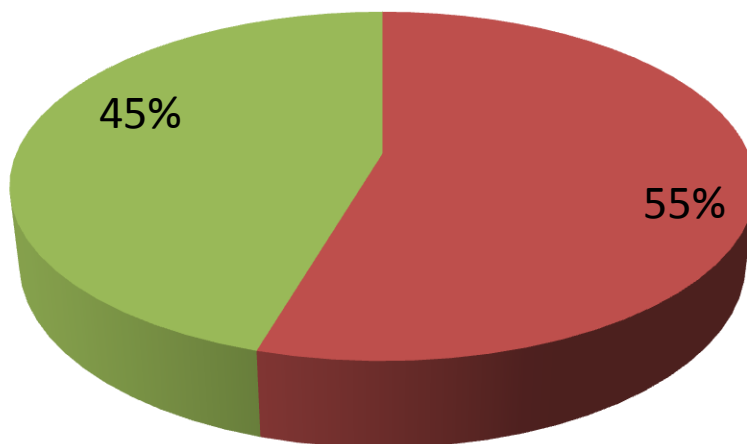
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	1900	57000	684000
Total sales (A)	1900	57000	684000
Less Variable Exp.			
Grocery item	1520	45600	547200
Total Variable exp. (B)	1520	45600	547200
Contribution Margin CM [C= (A-B)]	380	11400	136800
less fixed exp.			
Rent		500	6000
Electricity bill		700	8400
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		300	3600
Guard		0	0
Genaretor		0	0
Mobile		300	3600
total fixed cost (D)		7300	87600
Net profit (E) [C-D]		4100	49200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drinks	1000	25	25,000	250	20	5,000	30,000
Bakery item	150	100	15,000	1000	5	5,000	20,000
Cosmetics	100	100	10,000	200	100	20,000	30,000
Grocery item	100	50	5,000	100	50	5,000	10,000
Others	500	10	5,000				
Security			30,000				30,000
Total	1850		60,000	1550		50,000	110,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Grocery item	3200	96000	1152000	1209600
Total Sales (A)	3200	96000	1152000	1209600
less variable Expenses				
Grocery item	2560	76800	921600	967680
Total variable Expenses (B)	2560	76800	921600	967680
Contribution Margin (CM)= (A-B)	640	19200	230400	241920
Less Fixed Expenses				
Rent		500	6000	6000
Electricity bill		700	8400	16000
Transportation		600	7200	35000
Salary (self)		5000	60000	60000
Salary (staff)		4000	48000	48000
Entertainment		500	6000	6000
Guard		0	0	0
Genaretor		0	0	0
Mobile		400	4800	7400
Total Fixed Cost		11700	140400	178400
Net Profit (E) (C-D)		7500	90000	63520
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	90,000	63,520
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		60,000
	Total Cash Inflow	140000	123520
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	60,000	93520

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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



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FAMILY PICTURE

