

Proposed NU Business Name: **DEBASHISH VARIETIES STORE**



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Mowna Unit, Gazipur

Project verified by: Md Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE DABASHISH CHANDRA SAHA
Age	:	01-11-1993 (23 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NIL
No. of siblings:	:	01
Address	:	Vill: Mowna, P.O: Mowna, P.S: Sreepur , Dist: Gazipur
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 DURGA RANI SAHA
(iii) Father's name	:	LATE SREE SRIDAM CHANDRA SAHA
(iv) GB member's info	:	Branch: Mowna Sreepur , Centre # 53 (Male), Member ID: 3678, Group No: 02 Member since: 11-06-2012 (04 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: BDT 16450/-
(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	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-683758
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mowna Unit, Rajshah

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MOTI DURGA RANI SAHA joined Grameen Bank since 04 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	DEBASHISH VARIETIES STORE
Location	:	Mowna Baazar
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000 (from existing business) 73% Required Investment BDT 60,000 (as equity) 27%
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
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile, Mobile accessories, Soft drinks, Bikash, Dutch bangle service.▪20% gain on sales▪The shop is rented.▪The business is being operated by entrepreneur. Existing no employee.▪01 will be appointed after receiving equity money.▪Collects goods from mowna Chourasta▪Agreed grace period is 3 months.

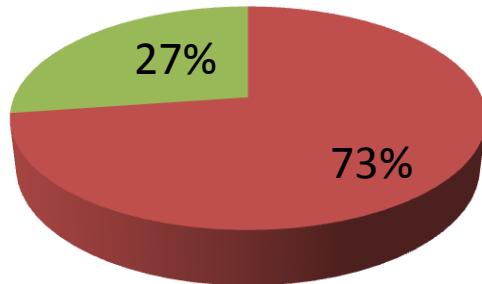
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile, Mobile accessories, Soft drinks	2100	63000	756000
Bikash & Dutchbangla	130	3900	46800
Total Sales (A)	2230	66900	802800
Less Variable Expense			
Mobile, Mobile accessories, Soft drinks	1680	50400	604800
Total variable Expense (B)	1,680	50400	604800
Contribution Margin (CM) [C=(A-B)]	550	16500	198000
Less Variable Expense			
Rent		1,200	14400
Electricity bill		1500	18000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		700	8400
Total fixed cost (D)		9,200	110400
Net Profit (E)= [C-D]		7,300	87600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile	5	1700	8,500	20	1,700	34,000	42,500
Battery	30	150	4,500	30	150	4,500	9,000
Charger	70	65	4,550	60	65	3,900	8,450
Ear Phone	30	90	2,700	40	90	3,600	6,300
Soft drinks	8	500	4,000	15	500	7,500	11,500
Others	1	5750	5,750	1	6500	6,500	12,250
Bikash	1	25000	25,000	0	0	0	25,000
Dutch bangla	1	20000	20,000	0	0	0	20,000
Security	1	25000	25,000	0	0	0	25,000
	147	0	100,000	166	0	60,000	160,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 60,000
- Total 220,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile, Mobile accessories, Soft drinks	3600	108000	1296000	1360800
Bikash & Dutchbangla	180	5400	64800	68040
Total Sales (A)	3780	113400	1360800	1428840
Less Variable Expense				
Mobile, Mobile accessories, Soft drinks	2880	86400	1036800	1088640
Total variable Expense (B)	2,880	86400	1036800	1088640
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200
Less Variable Expense				
Rent		1,200	14400	14,400
Electricity bill		1800	21600	22000
Transportation		700	8,400	8600
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		300	3600	3600
Mobile bill		800	9600	9900
Total fixed cost (D)		12,800	153,600	154,500
Net Profit (E)= [C-D]		14200	170400	185,700
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	170,400	185,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		134,400
	Total Cash Inflow	230400	320100
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	134,400	284100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 08 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

