

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



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Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE LITON KUMAR PRAMANIK
Age	:	05-09-1985 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brothers,
Address	:	Vill: Parsaota, P.O: Parsaota. P.S: Bagha, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI KANCHONI RANI
(iii) Father's name	:	SREE NIMAI CHANDRA PRAMANIK
(iv) GB member's info	:	Branch: Charghat, Centre # 61 (Female), Member ID: 5384/4, Group No: 02 Member since: 17-04-2013 (03 Years) First loan: BDT 10000/- Existing loan: BDT 12,000/- Outstanding loan: BDT 11,472/-
Further Information:		
(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	:	6 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-775576
Family's Contact No.	:	01722-375455
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Sadar Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI KANCHONI RANI joined Grameen Bank since 03 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

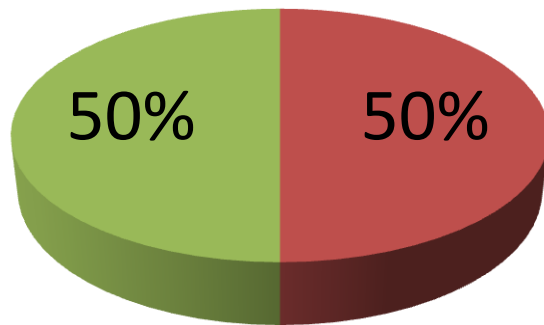
Business Name	:	LITON VARIETY STORE
Location	:	Binodpur, bazaar, Bagha, Rajshahi
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 12 ft= 96 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Crockery Item etc▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Bagha.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Crockery item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Crockery item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		300	3,600
Guard		600	7,200
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	23	300	6,900	23	300	6,900	13,800
Pressure cooker	2	1100	2,200	2	1100	2,200	4,400
Rack	4	400	1,600	4	400	1,600	3,200
Glass Set	20	350	7,000	20	350	7,000	14,000
Jug	25	80	2,000	25	80	2,000	4,000
Ceramic Jug	22	200	4,400	22	200	4,400	8,800
Bowl set	10	120	1,200	10	120	1,200	2,400
Bucket	30	200	6,000	30	200	6,000	12,000
Umbrella	8	150	1,200	8	150	1,200	2,400
Others	175	100	17,500	175	100	17,500	35,000
Total	319		50,000	319		50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 Year	3 Year
Revenue (sales)					
Crockery item	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Crockery item	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		200	2,400	3,000	3,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		800	9,600	11,500	13,500
Entertainment		300	3,600	4,000	4,500
Guard		600	7,200	7,200	7,200
Total Fixed Cost		7,200	86,400	89,700	93,200
Net Profit (E) [C-D]		10,800	129,600	137,100	144,940
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	129,600	137,100	144,940
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		109,600	226,700
	Total Cash Inflow	179,600	246,700	371,640
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	109,600	226,700	351,640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

