

Proposed NU Business Name: **SHOPON VARAITY STORE**



Project identification and prepared by: Md. Saidullah,
Dupchachai Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Obaidul Islam
Age	:	20-11-1996 (20 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brothers & 01 Sister
Address	:	Vill: Narhotto Purbo Para, P.O: Narhotto, P.S: Kahalu, 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	:	MST. RUBIYA KHATUN
(iii) Father's name	:	MD. RAFIQUL ISLAM
(iv) GB member's info	:	Branch: Narhotto kahalu # 52 (Female), Member ID: 3840, Group No: 02 Member since: 13-12-2005 (10Years) First loan: BDT 10,000
Further Information:		Outstanding loan: BDT 18,780
(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	:	03 years experience in running business 02 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-451310
Mother's Contact No.	:	01790-729696
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUBIYA KHATUN joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOPON VARAITY STORE
Location	:	Dorgarhat, Narhotto, Kahalu
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000/-(from existing business) 69% Required Investment BDT 60,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bekary Item, Betel Item, Cold Drink tobacco, etc.▪ 10% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Kahalu,Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bekary Item, Betel Item, Cold Drink	4500	135000	1620000
Total Sales (A)	4500	135000	1620000
Less Variable Expense			
Bekary Item, Betel Item, Cold Drink	4050	121500	1458000
Total variable Expense (B)	4,050	121500	1458000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Electricity bill		600	7200
Transportation		1000	12000
Salary (self)		5000	60000
Guard		300	3600
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		7,400	88800
Net Profit (E)= [C-D]		6,100	73200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Bekary Item	500	70	35000	300	70	21000	56000
Cold Drink	90	100	9000	90	100	9000	18000
Cosmetic Item	200	200	40000	200	100	20000	60000
Betel Item	100	120	12000	50	120	6000	18000
Rice	4	3500	14000	7	3500	24500	38500
Sugar	6	4,500	27000	0	0	0	27000
Others	1	23,000	23000	0	0	0	23000
Firiz	1	20,000	20000	0	0	0	20000
TV	1	6,000	6000	0	0	0	6000
waet Machine	1	2,000	2000	0	0	0	2000
Total	902	0	150,000	647	0	50,000	210000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Bekary Item, Betel Item, Cold Drink	5,500	165000	1980000	2079000	2182950
Total Sales (A)	5,500	165000	1980000	2079000	2182950
Less Variable Expense		0	0	0	0
Bekary Item, Betel Item, Cold Drink	4950	148500	1782000	1871100	1964655
Total variable Expense (B)	4,950	148500	1782000	1871100	1964655
Contribution Margin (CM) [C=(A-B)	550	16500	198000	207900	218295
Less Variable Expense			0	0	0
Electricity bill		700	8400	8820	9261
Transportation		1200	14400	15120	15876
Salary (self)		5000	60000	63000	66150
Salary(Staff)		4,000	48000	50400	52920
Guard		300	3600	3780	3969
Entertainment		300	3600	3780	3969
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		12,000	144000	151200	158760
Net Profit (E)= [C-D]		4,500	54000	56700	59535
Investment Payback			24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	54000	56700	59535
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		22,000	46,700
	Total Cash Inflow	134,000	78700	106235
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)	24,000	24,000	24,000
	Total Cash Outflow	112,000	24000	24000
3	Net Cash Surplus	22,000	46700	74235

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1,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







জাতীয় পরিচিতি বিবরণ



নাম : মোঃ ওবায়দুল ইসলাম
Name : Md. Obaidul Islam
পিতা : মোঃ রকিবুল ইসলাম
মাতা : মোছাঃ রুবিনা খাতুন
Date of Birth : 20-11-1996
NID No. : 19961015476000117
Blood Group : -
বর্তমান ঠিকানা : বাসা/হোল্ডিং: ৩, গ্রাম/বাতা: নারহট্ট পূর্বপাড়া,
নারহট্ট, ডাকঘর: নারহট্ট - ৫৬৭৩, কাছলি,
পল্লী, বগুড়া

গ্রামীণ ব্যাংক

মহজ খানের দাশবই

০২/১১

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নাম (স্বাক্ষর): রুবিনা খাতুন
কেন্দ্রের নাম: নারহট্ট
শাখা:

FAMILY PICTURE

