

Proposed NU Business Name: **DUI VAI STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASIB
Age	:	01-01-1990(26 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Dhopapara , P.O: Zeupara, P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. HASENA
(iii) Father's name	:	MD. MANNAN
(iv) GB member's info	:	Branch: Zeupara ,Puthia ,Centre # 24(Female), Member ID: 6549/1, Group No: 07 Member since: 1998 (18 Years) First loan: BDT -2,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 11,640
(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	:	10 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.	:	01768-654714
Mother's Contact No.	:	01758-170328
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HASENA joined Grameen Bank since 18 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DUI VAI STORE
Location	:	Dhopapara Bajar, Puthia, Rajshahi .
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is self.▪Agreed grace period is 3 months.

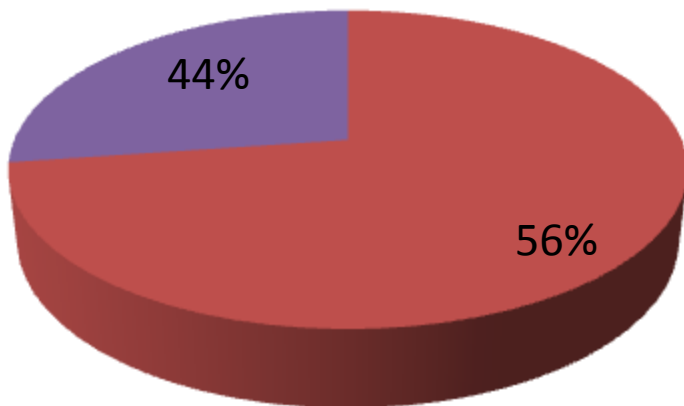
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Grocery Item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		-	
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		300	3,600
Guard		90	1,080
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		6,690	80,280
Net Profit (E) [C-D]		6,810	81,720

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (4x1,800)	7,200	20,000	27,200
Flower(4x850)	3,400	10,000	13,400
Kohl	2,300	0	2,300
Vushi (3x1,400)	4,200	0	4,200
Cold drinks (5x350)	1,750	0	1,750
Sugar	3,500	10,000	13,500
Grocery Item	12,000	0	12,000
Cow feed	650	0	650
Others	5,000	0	5,000
Dale	0	10,000	10,000
Total	40,000	50,000	90,000

Source of Finance



■ Intreprenuer's Contibution 40,000

■ Investor's Investment 50,000

■ Total 90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	4,000	120,000	1440,000	1512,000	1587,600
Total Sales (A)	4,000	120,000	1440,000	1512,000	1587,600
Less. Variable Expense					
Grocery Item	3,400	102,00	1224,000	1285,200	1349,460
Total variable Expense (B)	3,400	102,00	1224,000	1285,200	1349,460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		500	6,000	6,300	6,615
Transportation		800	9,600	10,080	10,584
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		400	4,800	5,040	5,292
Guard		90	1,080	1,080	1,080
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		7,290	87,480	91,854	96,446
Net Profit (E) [C-D]		10,710	128,520	134,946	141,694
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	128,520	134,946	141,694
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		108,520	114,946
	Total Cash Inflow	178,520	243,466	256,640
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	108,520	223,466	236,640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

