

Proposed NU Business Name: **FUTI VANGARI STORE**



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Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANONTO SARKER
Age	:	20-07-1981(34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 daughter
No. of siblings:	:	2 Brother
Address	:	Vill: East borai, P.O: Dupchachia, 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	:	FUTIBALA
(iii) Father's name	:	LATE ANIL SARKER
(iv) GB member's info	:	Branch: Birkedar , kahalu, Centre # 37(Female), Member ID: 9261, Group No: 13 Member since: 19-5-1995 (07Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	15 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.	:	01825-019721
Mother's Contact No.	:	01758-617113
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FUTIBALA joined Grameen Bank since 7 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	:	FUTI VANGARI STORE
Location	:	DhapHat road, mail bus stand, dupchachia, bogra
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 210,000/-(from existing business) 68% Required Investment BDT 100,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 50 ft= 500square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Scrap goods etc. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented. ▪Collects goods from local market. ▪Agreed grace period is 3 months.

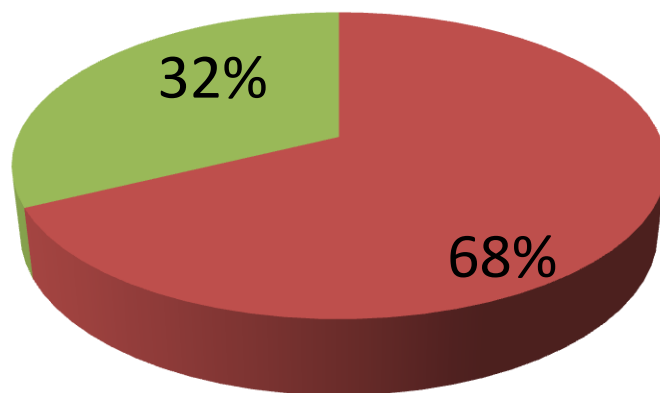
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Scrap Goods	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Scrap Goods	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Rent	900	10,800
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Electricity Bill	300	3,600
Entertainment	300	3,600
Total fixed Cost (D)	8,000	96,000
Net Profit (E) [C-D]	7,000	84,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Tin (2000 x 10)	20,000	35,000	55,000
Parts	72,000	25,000	97,000
Steel	75,000	15,000	90,000
Plastic, Malamine	15,000	15,000	30,000
Book, Khata, Paper etc	28,000	10,000	38,000
Total	210,000	100,000	310,000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 100,000
- Total 310,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Scrap Goods	90,000	1,080,000	1,134,000
Total Sales (A)	90,000	1,080,000	1,134,000
Less. Variable Expense			
Scrap Goods	67,500	810,000	850,500
Total variable Expense (B)	67,500	810,000	850,500
Contribution Margin (CM) [C=(A-B)]	22,500	270,000	283,500
Less. Fixed Expense			
Rent	900	10,800	10,800
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Transportation	1,500	18,000	20,000
Electricity Bill	300	3,600	4,000
Entertainment	300	3,600	4,000
Total Fixed Cost	8,600	103,200	106,800
Net Profit (E) [C-D]	13,900	166,800	176,700
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	166,800	176,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		106,800
	Total Cash Inflow	266,800	283,500
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	106,800	223,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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













FAMILY PICTURE

