

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



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Tangail Sadar, Tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AMINUR ISLAM
Age	:	10-11-1982 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brothers 3 Sister
Address	:	Vill: Boro Shila, P.O: Shibpur ,P.S: Tangail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	BISHA MIA
(iv) GB member's info	:	Branch: Gala, Tangail, Centre # 11 (Female), Member ID: 1504, Group No:04 Member since: 12-01-1989 to 08-05-1996 (07 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT Nil, Outstanding loan: Nil
(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	:	07 years experience in running business. Own business 04 Years He has training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-063310
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Tangai Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 07 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAHIDA VARIETIES STORE
Location	:	Shibpur Baazar
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 210000/-(from existing business) 78% Required Investment BDT 60,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10 ft= 150 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Plane cloth,T shirt, Loom sharee,RFL items,others▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed after getting equity fund.▪The shop is rented..▪Collects goods from Dhaka▪Agreed grace period is 3 months.

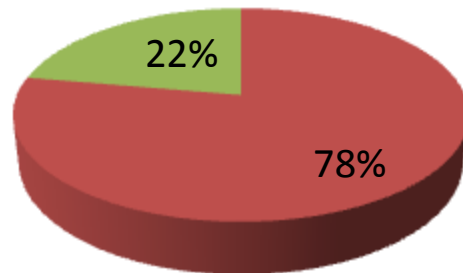
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloths	3600	108000	1296000
Total Sales (A)	3600	108000	1296000
Less Variable Expense			
Cloths	3060	91800	1101600
Total variable Expense (B)	3,060	91800	1101600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less Variable Expense			
Rent		800	9600
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		150	1800
Mobile bill		200	2400
Total fixed cost (D)		7,950	95400
Net Profit (E)= [C-D]		8,250	99000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Plane cloth	290	60	17,400	0	0	30,000	47,400
T shirt	45	80	3,600	0	0		3,600
Loom sharee	25	500	12,500	0	0	10,000	22,500
Lungi	20	450	9,000	0	0	0	9,000
RFL items	0	0	50,000			10,000	60,000
Shoe	100	75	7,500	0	0	0	7,500
Others	0	0	50,000	0	0	10,000	60,000
Total		1165	150,000	0	0	60,000	210,000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 60,000
- Total 270,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cloths	6500	195000	2340000	2457000
Total Sales (A)	6500	195000	2340000	2457000
Less Variable Expense				
Cloths	5525	165750	1989000	2088450
Total variable Expense (B)	5,525	165750	1989000	2088450
Contribution Margin (CM) [C=(A-B)	975	29250	351000	368550
Less Variable Expense				
Rent		800	9,600	9,600
Electricity bill		500	6000	6400
Transportation		1,500	18000	18,500
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		500	6000	6000
Guard		150	1800	1800
Mobile bill		300	3600	3800
Total fixed cost (D)		13,600	163200	164,300
Net Profit (E)= [C-D]		15650	187800	204,250
Investment Payback			30,000	30,000

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	100,000	
1.2	Net Profit	187,800	204,250
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		127,800
	Total Cash Inflow	287800	332050
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	127,800	272050

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















FAMILY PICTURE

