

Proposed NU Business Name: MITHUN VARIETIES STORE



Project identification and prepared by, Md Shahidul Islam
Rajshahi Sadar Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MITHUN SARKAR
Age	:	22-11-1994 (Years)
Education, till to date	:	Class Five
Marital status	:	SSC
Children	:	Unmarried
No. of siblings:	:	03 Sister 01 Brother
Address	:	Vill: Shibnagar P.O: Yusunagar P.S: Carghat , 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	:	MST TAHMINA BEGUM
(iii) Father's name	:	MD SARDAR ALI
(iv) GB member's info	:	Branch: Yusufpur, Carghat, Centre # 01 (Female), Member ID: 1225/3 , Group No: 05 Member since: 2008 (08 Years) First loan: BDT 4000
Further Information:		Existing Loan: BDT 20000 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	:	years experience in running business. Own business years. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01876-501994
Mother's Contact No.	:	01754-008181
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Rajshahi Sadar Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST TAHMINA BEGUM joined Grameen Bank since 08 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANOWER VARIETIES STORE
Location	:	Hazir Mor, Yusufpur
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 08 ft = 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Stationary & Grocery items▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi, Dhaka▪Agreed grace period is 3 months.

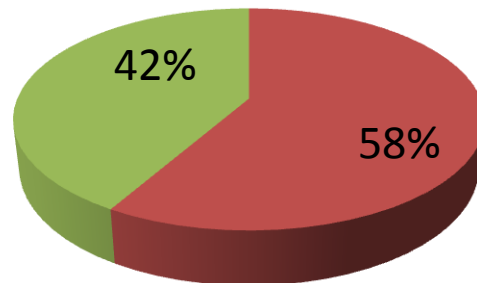
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Stationary & Grocery items	3200	96000	1152000
Total Sales (A)	3200	96000	1152000
Less Variable Expense			
Stationary & Grocery items	2720	81600	979200
Total variable Expense (B)	2,720	81600	979200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		300	3600
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Bank charge		100	1200
Mobile bill		500	6000
Total fixed cost (D)		7,000	84000
Net Profit (E)= [C-D]		7,400	88800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drinks	150	115	17,250	87	115	10,005	27,255
Gift items	100	100	10,000	100	100	10,000	20,000
Groceries items	55	185	10,175	55	185	10,175	20,350
Stationary	75	125	9,375	0	0	0	9,375
Biscuit	120	50	6,000	200	50	10,000	16,000
Others	1	7200	7,200	1	9820	9,820	17,020
Security	1	10000	10,000	0	0	0	10,000
Total	502	0	70,000	443	0	50,000	120,000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Stationary & Grocery items	4800	144000	1728000	1814400
Total Sales (A)	4800	144000	1728000	1814400
Less Variable Expense				
Stationary & Grocery items	4080	122400	1468800	1542240
Total variable Expense (B)	4,080	122400	1468800	1542240
Contribution Margin (CM) [C=(A-B)]	720	21600	259200	272160
Less Variable Expense				
Rent		300	3600	3,600
Electricity bill		600	7200	7400
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Bank charge		100	1200	1200
Mobile bill		550	6600	4300
Total fixed cost (D)		7,550	90,600	88,700
Net Profit (E)= [C-D]		14050	168600	183,460
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	168,600	183,460
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		138,600
	Total Cash Inflow	218600	322060
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	138,600	292060

SWOT ANALYSIS

STRENGTH

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







WALTON

100%

NANO

WALTON

MoCCA
6 Pcs. 200g. 200g. 200g. 200g. 200g. 200g.

Ocean
6 Pcs. 200g. 200g. 200g. 200g. 200g. 200g.

New Dining

Ocean
6 Pcs. 200g. 200g. 200g. 200g. 200g. 200g.

Ocean
6 Pcs. 200g. 200g. 200g. 200g. 200g. 200g.

MAX WATER

CLEAN MASTER

Kaffee

Special

Special

Creamfill



FAMILY PICTURE

