

Proposed NU Business Name: **LITON STORE**



Project identification and prepared by: Ataur Rahman
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU HASSAN (LITON)
Age	:	17-07-1982 (35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Son 0 Daughter
No. of siblings:	:	03 Brother 05 Sisters,
Address	:	Vill:Amtyoil, P.O: Boheratyoil, P.S: Shokipur, 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	:	MOST. JOYNOGON AKTHER (JABEDA)
(iii) Father's name	:	MD.SIDDIK ALI
(iv) GB member's info	:	Branch: Boheratyoil, Centre # 01 (male), Member ID: 2383, Group No: 06 Member since: 18-07-1997 (20Years) First loan: BDT 5,000
Further Information:		Existing Loan:1,00,000 /-, Outstanding loan:13,636/--
(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	:	12 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-422904
Mother's Contact No.	:	01734-201615
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JOYNOGON AKTHER (JABEDA) joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

Proposed Nobin Udyokta Business Info

Business Name	:	LITON STORE
Location	:	Boheratyoil, Sokipur,Tangail
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,90,000/-(from existing business) 76% Required Investment BDT 60,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 12 ft= 252 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a Shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rotongonj.▪The shop is rented.▪Agreed grace period is three month.

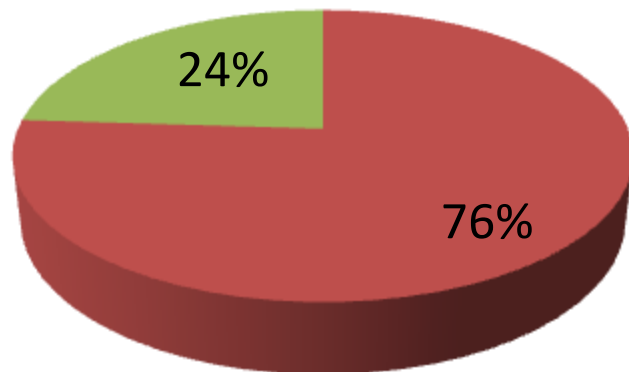
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Dal,Soft Drink,Cosmatic,Baby Food,ETC	2500	75000	900000
Flexiload Service	100	3000	36000
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Dal,Soft Drink,Cosmatic,Baby Food,ETC	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	475	14250	171000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		2000	24000
Transportaion		1500	18000
Salary (Self)		5000	60000
Intertainment		200	2400
Mobil Bill		300	3600
Total Fixed Cost (D)		10000	120000
Net Profit (E)= [C-D]		4250	51000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	15	2200	33,000			0	33,000
Dal	8	3200	25,600			0	25,600
Cosmatic			25,000			25000	50,000
Baby Food			20,000			20000	40,000
Soft Drink	200	35	7,000			5000	12,000
Ice-cream			15,000			0	15,000
Security			10,000			0	10,000
Others			54,400			10000	64,400
			0			0	0
			0			0	0
	223	5435	190000	0	0	60000	250000

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 60,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Dal,Soft Drink,Cosmatic,Baby Food,ETC	3000	90000	1080000	1134000	1190700
Flexiload Service	100	3000	36000	37800	39690
Total Sales(A)	3100	93000	1116000	1171800	1230390
Less Variable Expense (B)					
Dal,Soft Drink,Cosmatic,Baby Food,ETC	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	550	16500	198000	207900	218295
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		2000	24000	24300	24600
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10000	120000	121300	122645
Net Profit (E)= [C-D]		6500	78000	81900	85995
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	78000	81900	85995
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		54000	111900
	Total Cash Inflow	138000	135900	197895
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	54000	1,11,900	173895

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 12 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures

কাপড়কে করে তোলে
নতুন নতুন মতো সাদা



নতুন উজ্জ্বল মতো সাদা

লিটল স্টার

কাপড়কে করে তোলে
নতুন নতুন মতো সাদা



নতুন উজ্জ্বল মতো সাদা

বহেড়াটোল বাজার, 01713544976











IGB
36

विक्रम

Red and yellow packaged snacks

Plastic bags of snacks hanging from the ceiling

Stacks of packaged bread or biscuits

Shelf with various bottles of toiletries and cleaning products

Shelf with various bottles of toiletries and cleaning products

banglalink

banglalink

Shelf with boxes of instant noodle packets

Shelf with boxes of instant noodle packets

Shelf with boxes of instant noodle packets

Shelf with boxes of instant noodle packets

banglalink

banglalink

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banglalink

FAMILY PICTURE

