

Proposed NU Business Name: **MA VERAITY STORE**



Project identification and prepared by: Md. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ATIQUUL SARKET
Age	:	15-05-1985(32 Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	01 Duaghter
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Narhotto Dowani Para P.O: Narhotto, Thana:Kahalu. 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	:	MOST. SUFIYA BEGUM
(iii) Father's name	:	MD.ABDUL KARIM SARKER
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 07(Female), Member ID:2127 Group No: 03 Member since: 27-07-2003 -08(05Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 40,000, Outstanding loan: BDT: 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	:	12 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-932737
Mother's Contact No.	:	01915-461072
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SUFIYA BEGUM joined Grameen Bank since 14 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA VERAITY STORE
Location	:	Narhotto Dowani Para, Kahalu, Bogra
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Paddy, Cold Drink, Bakery, Cosmetic etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra.▪Agreed grace period is 3 months.

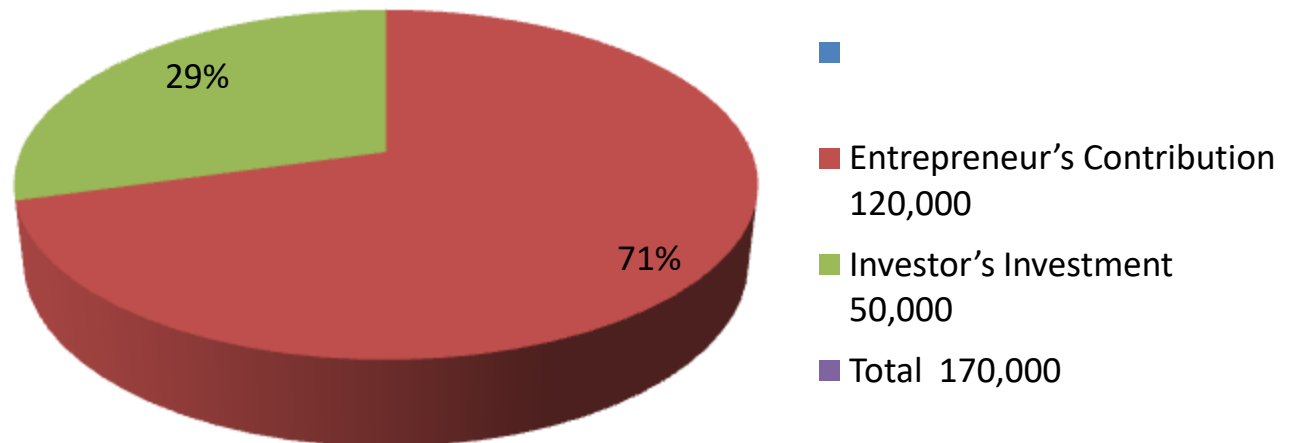
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cold Drink, Bakery, Cosmetic	8,000	240000	2880000
Total Sales (A)	8,000	240000	2880000
Less Variable Expense			
Cold Drink, Bakery, Cosmetic	7,200	216000	2592000
Total variable Expense (B)	7,200	216000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Electricity bill		500	6000
Transportation		600	7200
Salary (self)		5,000	60000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		6,700	80400
Net Profit (E)= [C-D]		17,300	207600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bekary Item	200	100	20000	100	100	10000	30000
Cold Drink	340	60	20400	200	60	12000	32400
Cosmetic Item	300	100	30000				30000
Oil	100	100	10000	100	100	10000	20000
Paddy Ata	500	40	20000	300	40	12000	32000
Others	200	100	20000	100	60	6000	26000
Total	1640	0	120,000	1000	0	50,000	170000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cold Drink, Bakery, Cosmetic	10,000	300000	3600000	3780000	3969000
Total Sales (A)	10,000	300000	3600000	3780000	3969000
Less Variable Expense		0	0	0	0
Cold Drink, Bakery, Cosmetic	9,000	270000	3240000	3402000	3572100
Total variable Expense (B)	9,000	270000	3240000	3402000	3572100
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000	378000	396900
Less Variable Expense			0	0	0
Electricity bill		600	7200	7560	7938
Transportation		1000	12000	12600	13230
Salary (self)		5000	60000	63000	66150
Salary(Staff)		3,000	36000	37800	39690
Entertainment		500	6000	6300	6615
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		10,600	127200	133560	140238
Net Profit (E)= [C-D]		19,400	232800	244440	256662
Investment Payback			20,000	20,000	20,000

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

SR#	<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	232800	244440	256662
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		212,800	437,240
	Total Cash Inflow	282,800	457240	677902
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	212,800	437240	693902

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Narhotto Dowani Para,
Kahalu, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

