

Proposed NU Business Name: ETY STORE.



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Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MST.NASRIN BEGUM. |
| Age | : | 01/01/1989(28 Years) |
| Education, till to date | : | VIII |
| Marital status | : | Married |
| Children | : | 1 Daughter. |
| No. of siblings: | : | 2 Brothers,1 Sister. |
| Address | : | Vill: Koyra P.O:Hat Gudagari, P.S:paba, 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.ANGURA BEGUM. |
| (iii) Father's name | : | MD. MONTAJ ALI. |
| (iv) GB member's info | : | Branch: parila paba, Centre # 38(Female), Member ID: 3174/2, Group No: 05. Member since:2008 to 2015 and rejoin 25/10/17. First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT 15,000. Outstanding loan:13384. |
| (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 | : | 5 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Agriculture. |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01720726091 |
| Husband's Contact No. | : | 01749909640. |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.ANGURA BEGUM. joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | ETY STORE. |
| Location | : | Koyra,paba,Rajshahi. |
| Total Investment in BDT | : | BDT 105,000/=,000/- |
| Financing | : | Self BDT 55,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity)23% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10ft x 10ft= 100 square ft. |
| Security of the shop | : | N/A |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cosmetics.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The farm is rent.▪Agreed grace period is 3 months. |

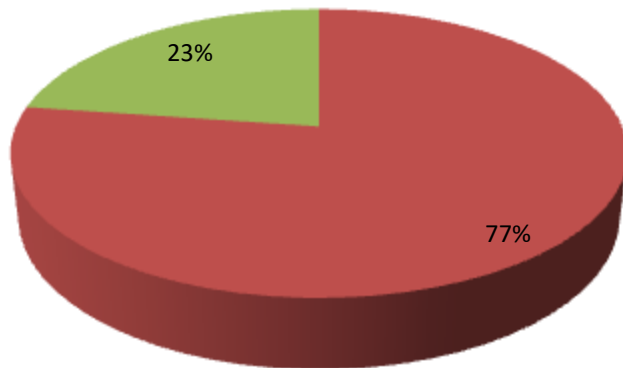
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|--------------|---------------|
| Revenue (sales) | | | |
| Sales | 2,500 | 75,000 | 900000 |
| Total Sales (A) | 2,500 | 75,000 | 900000 |
| Less. Variable Expense | | 0 | |
| Salse | 2,125 | 63,750 | 765000 |
| Total variable Expense (B) | 2,125 | 63,750 | 765000 |
| Contribution Margin (CM) [C=(A-B)] | 375 | 11,250 | 135000 |
| Less. Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electricity Bill | | 200 | 2,400 |
| Mobile Bill | | 200 | 2,400 |
| Salary (self) | | 4000 | 48,000 |
| Guard | | | 0 |
| Transportation | | 200 | 2,400 |
| Entertainment | | 100 | 1,200 |
| Salary (staff) | | 0 | 0 |
| Bank service Charge | | | 0 |
| Total fixed Cost (D) | | 4,700 | 56,400 |
| Net Profit (E) [C-D] | | 6,550 | 78,600 |

Investment Breakdown

| Particulars | Existing | Proposed | Total |
|---------------|----------|----------|----------|
| Grocery goods | 55,000 | 50000 | 105000. |
| Total | 55,000 | 50,000 | 105,000. |

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 50,000
- Total 220,000

Financial Projection (BDT)

| Particular | Daily | Month | 1st Year | 2nd year | 3rd Year |
|---|-------|-------|----------|----------|----------|
| Revenue (sales) | | | | | |
| Sales. | 3000 | 90000 | 1080000 | 1134000 | 1190700 |
| Total Sales (A) | 3000 | 90000 | 1080000 | 1134000 | 1190700 |
| Less. Variable Expense | | 0 | 0 | 0 | 0 |
| Sales. | 2550 | 76500 | 918000 | 963900 | 1012095 |
| Total variable Expense (B) | 2550 | 76500 | 918000 | 963900 | 1012095 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13500 | 162000 | 170100 | 178605 |
| Less. Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electricity Bill | | 200 | 2400 | 2400 | 2400 |
| Mobile Bill | | 200 | 2400 | 2400 | 2400 |
| Salary (self) | | 4000 | 48000 | 48000 | 48000 |
| Transportation | | 200 | 2400 | 2400 | 2400 |
| Entertainment | | 100 | 1200 | 1200 | 1200 |
| Bank service Charge | | 100 | 1200 | 1200 | 100 |
| Total Fixed Cost | | 4800 | 57600 | 57600 | 56500 |
| Net Profit (E) [C-D] | | 8700 | 104400 | 112500 | 122105 |
| Investment Payback | | | 20000 | 20000 | 20000 |

Cash flow projection on business plan (rec. & Pay

| <i>Sl #</i> | <i>Particulars</i> | <i>1st year</i> | <i>2nd year</i> | <i>3rd year</i> |
|-------------|---|-----------------|-----------------|-----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 104400 | 112500 | 122105 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 84400 | 176900 |
| | Total Cash Inflow | 154,400 | 196900 | 299005 |
| 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 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 84,400 | 176900 | 279005 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -koyra,Rajshahi.
Regular customers;

THREATS

Theft
Fire
Political unrest







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Handwritten text on a sign or poster, possibly in Hindi, located on the green counter area.

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Emirat







FAMILY PICTURE

