

Proposed NU Business Name: **M/S VISTA GANARAL STORE**

Project identification and prepared by: Md.Majnu Hossen,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ZAHIDUL ISLAM
Age	:	06-05-1983(34 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill:Bonmorusa,P.O:Sherpur,P.S: Sherpur, 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	:	
(iii) Father's name	:	MST.REAHANA KHATUN
(iv) GB member's info	:	LET.SHA JAMAL Branch:Garidaha,Sherpur,Centre # 2(Female), Member ID: 4551, Group No: 08 Member since:2-01-1992(21 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 2,000/- Existing Loan: BDT 10,000, Outstanding loan:NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	05 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-628150
Mother's Contact No.	:	01762-282844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.REAHANA KHATUN joined Grameen Bank since 21 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S VISTA GANARAL STORE
Location	:	Bonmorisa, Sherpur.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 200,000/- (from existing business) 78% Required Investment BDT 60,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12ft x14 ft= 168 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like. Milks.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Sherpu, Bogra▪ Agreed grace period is 3 months.

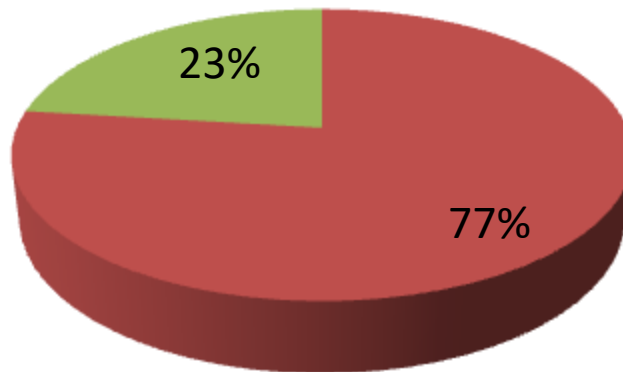
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Poltry Hen.	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Poltry Hen.	9,000	270,000	3,240,000
Total variable Expense (B)	9,000	270,000	3,240,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
House rant		1,300	15,600
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		23,300	279,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscut			50,000			10,000	60,000
Oill			20,000			10,000	30,000
Komolpani			30,000			20,000	50,000
Ata,Vushi			20,000			20,000	30,000
Others			10,000				10,000
Security			50,000				50,000
Total			200,000			50,000	260,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Poltry Hen.	12,000	360,000	4,320,000	4,536,000	4,762,800
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense	0				
Poltry Hen.	10,800	324,000	3,888,000	4,082,400	4,286,520
Total variable Expense (B)	10,800	324,000	3,888,000	4,082,400	4,286,520
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
House rant		1300	15,600	15,600	15,600
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		6,700	80,400	80,400	80,400
Net Profit (E) [C-D]		29,300	351,600	373,200	395,880
Investment Payback			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	351,600	373,200	395,880
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		327,600	676,800
	Total Cash Inflow	411,600	700,800	1,072,680
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	327,600	676,800	1,048,680

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 03 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;
Regular customers;

THREATS

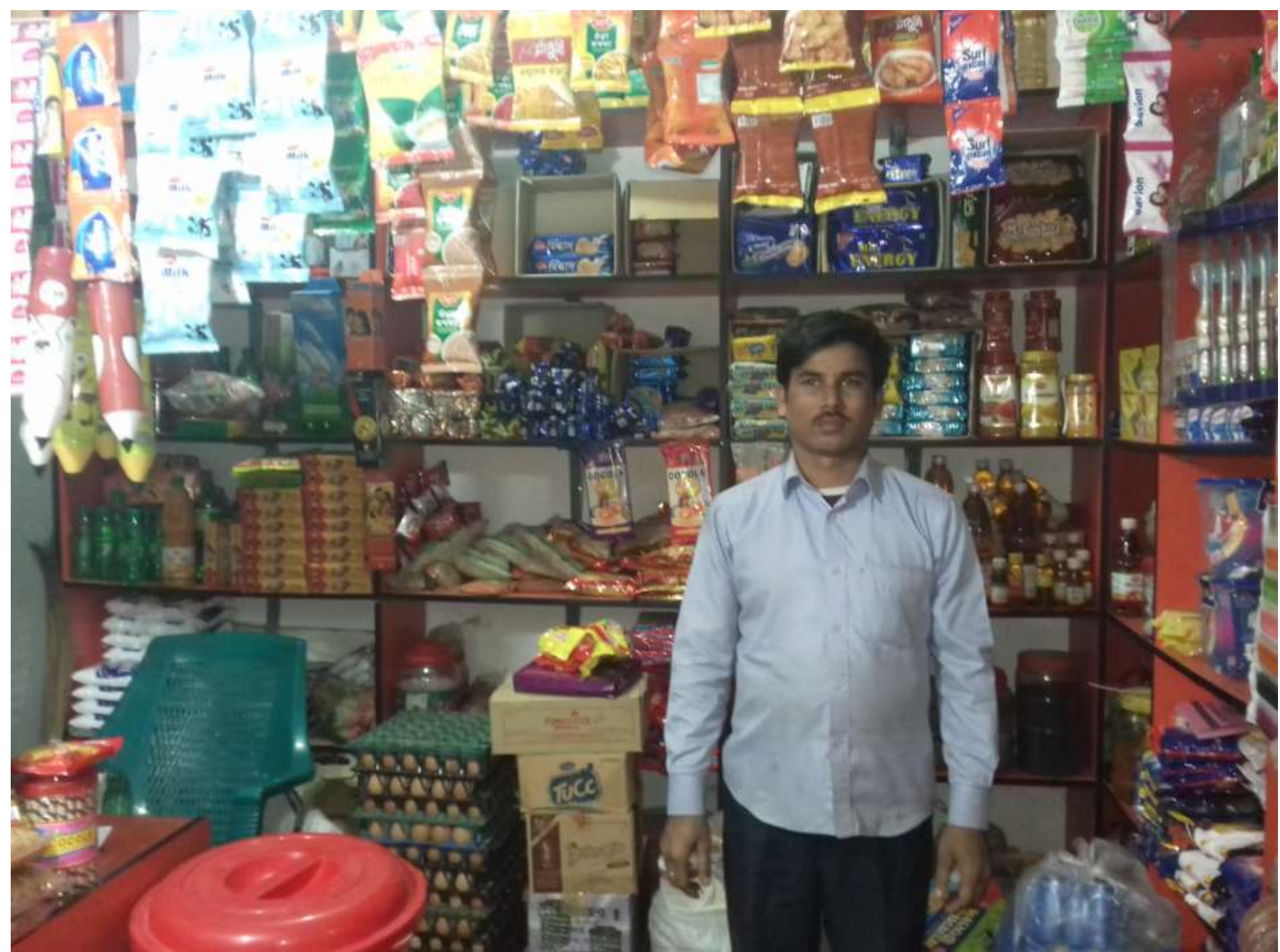
Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

