

Proposed NU Business Name: **LITON STORE**



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Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. LITON |
| Age | : | 10-10-1985 (31 Years) |
| Education, till to date | : | Class IX |
| Marital status | : | Married |
| Children | : | 1 daughter |
| No. of siblings: | : | 5 Brothers |
| Address | : | Vill: Lakshmipura, P.O: Joydebpur, P.S: Joydebpur, Dist: Gazipur |
| 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. GOLAPI BEGUM |
| (iii) Father's name | : | MD. MOTI MIYA |
| (iv) GB member's info | : | Branch: Proholodpur Sreepur, Centre # 75(Female), Member ID: 8668, Group No: 03 Member since: 20-05-2006 (10Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT 20000, Outstanding loan: 19400 |
| (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 | : | 10 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01914426985 |
| Mother's Contact No. | : | 01918393257 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. GOLAPI BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | LITON STORE |
| Location | : | Lakshmipura Road, Joydebpur |
| Total Investment in BDT | : | BDT 1,10,000/- |
| Financing | : | Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 ft x 10 ft= 100 square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months. |

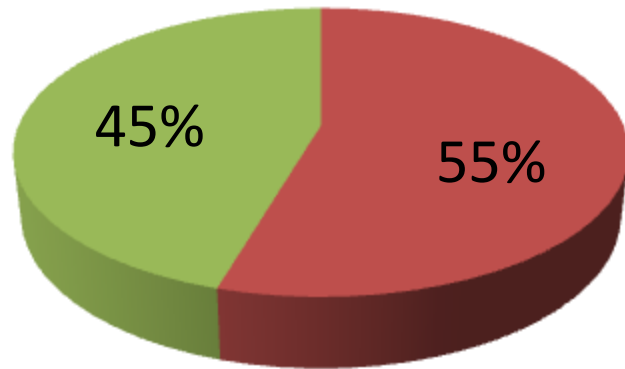
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Confectionery Item | 3,650 | 109,500 | 1,314,000 |
| Total Sales (A) | 3,650 | 109,500 | 1,314,000 |
| Less. Variable Expense | | | |
| Confectionery Item | 3,212 | 96,360 | 1,156,320 |
| Total variable Expense (B) | 3,212 | 96,360 | 1,156,320 |
| Contribution Margin (CM) [C=(A-B)] | 438 | 13,140 | 157,680 |
| Less. Fixed Expense | | | |
| Rent | | 2,500 | 30,000 |
| Electricity Bill | | 500 | 6,000 |
| Mobile Bill | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 300 | 3,600 |
| Entertainment | | 200 | 2,400 |
| Total fixed Cost (D) | | 8,700 | 38,400 |
| Net Profit (E) [C-D] | | 4,440 | 119,280 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|------------------------|---------------|---------------|----------------|
| Soft Drinks (15 x 630) | 9,450 | 10,000 | 19,450 |
| Water (260 x 10) | 2,600 | 3,000 | 5,600 |
| Biscuit, Chanachur | 20,000 | 10,000 | 30,000 |
| Noddles, Saline | 2,000 | 5,000 | 7,000 |
| Milk, Tea, Banana etc | 25,950 | 22,000 | 47,950 |
| Total | 60,000 | 50,000 | 110,000 |

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|--------------|----------------|------------------|------------------|
| Revenue (sales) | | | | |
| Confectionery Item | 5,000 | 150,000 | 1,800,000 | 1,890,000 |
| Total Sales (A) | 5,000 | 150,000 | 1,800,000 | 1,890,000 |
| Less. Variable Expense | | | | |
| Confectionery Item | 4,400 | 132,000 | 1,584,000 | 1,663,200 |
| Total variable Expense (B) | 4,400 | 132,000 | 1,584,000 | 1,663,200 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 | 226,800 |
| Less. Fixed Expense | | | | |
| Rent | | 2,500 | 30,000 | 30,000 |
| Electricity Bill | | 500 | 6,000 | 7,000 |
| Mobile Bill | | 300 | 3,600 | 4,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Transportation | | 500 | 6,000 | 8,000 |
| Entertainment | | 200 | 2,400 | 3,000 |
| Total Fixed Cost | | 9,000 | 108,000 | 112,000 |
| Net Profit (E) [C-D] | | 9,000 | 108,000 | 114,800 |
| Investment Payback | | | 30,000 | 30,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|----------|---|----------------|----------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 108,000 | 114,800 |
| 1.3 | Depreciation (Non cash item) | 30,000 | 30,000 |
| 1.4 | Opening Balance of Cash Surplus | | 108,000 |
| | Total Cash Inflow | 188,000 | 252,800 |
| 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) | 30,000 | 30,000 |
| | Total Cash Outflow | 80,000 | 30,000 |
| 3 | Net Cash Surplus | 108,000 | 222,800 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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





Kids Milk

NEW RED IS COMING SOON





FAMILY PICTURE

