

Proposed NU Business Name: MA VARIERIES STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE PIJUSH KUMAR SHAHA
Age	:	12-07-1982 (34 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers
Address	:	Vill: Chaknarayanpur P.O: Bagha P.S: Bagha, 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	:	SREEMOTI ANJALI SHAHA
(iii) Father's name	:	SREE PASHUPOTI SHAHA
(iv) GB member's info	:	Branch : Monigram, Bagha , Centre: 40 (Female), Member ID: 10267, Group No: 02 Member since: 15-07-2001 (15 Years) First loan: BDT 10000
Further Information:		Existing loan: Outstanding loan:
(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.)	:	
Business Experiences and Training Info	:	20 years experience in running business. 20 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01710-441374
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI ANJALI SHAHA joined Grameen Bank since 15 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA VARIERIES STORE
Location	:	Sarak Ghat
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50000/- (from existing business) 50% Required Investment BDT 50000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Soya bin, Spices etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Natore, Rajshahi▪Agreed grace period is 3 months.

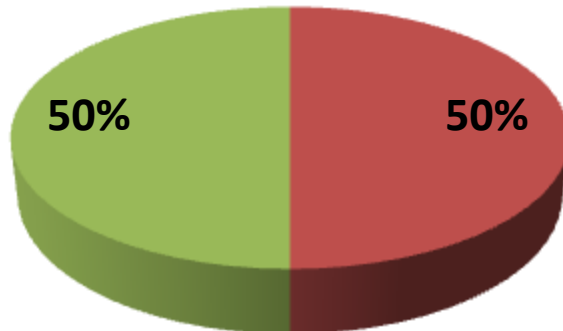
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soya bin, Spices etc.	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Soya bin, Spices etc.	5400	162000	1944000
Total variable Expense (B)	5,400	162000	1944000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Electricity bill		100	1200
Transportation		6,000	72000
Salary (self)		5000	60000
Bank charge		100	1200
Mobile bill		200	2400
Total fixed cost (D)		11,400	136800
Net Profit (E)= [C-D]		6,600	79200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soyabin	1	39000	39,000	1	30,000	30,000	69,000
Spices	1	10000	10,000	1	20000	20,000	30,000
Others	1	1000	1,000	0	0	0	1,000
Total	3	0	50,000	2	0	50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Soya bin, Spices etc.	8500	255000	3060000	3213000	3373650
Total Sales (A)	8500	255000	3060000	3213000	3373650
Less Variable Expense					
Soya bin, Spices etc.	7650	229500	2754000	2891700	3036285
Total variable Expense (B)	7,650	229500	2754000	2891700	3036285
Contribution Margin (CM) [C=(A-B)	850	25500	306000	321300	337365
Less Variable Expense					
Electricity bill		300	3600	4100	4600
Transportation		6,300	75600	76,100	76600
Salary (self)		5000	60000	60000	60000
Bank charge		100	1200	1200	1200
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		11,900	141,600	142,700	143800
Net Profit (E)= [C-D]		13600	163200	178,600	193565
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	163,200	178,600	193565
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143,200	301800
	Total Cash Inflow	213200	321800	495365
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	143,200	301800	475365

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 20 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

