

Proposed NU Business Name: **ELIAS VARAITY STORE**



Project identification and prepared by: Md Shah Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ELIAS HOSSEN MONDOL
Age	:	16-01-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	
Address	:	Vill: Kelunza, P.O: Chalunza Hat, Thana: Shibgonj, 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	:	MST. ROWSHAN ARA
(iii) Father's name	:	MD.AMZAD HOSSEN MONDOL
(iv) GB member's info	:	Branch: Majhihat Shibgonj , Centre # 21(Female), Member ID: 2584/2, Group No: 05 Member since: 12-10-2006 (04 Years) First loan: BDT 15000
Further Information:		Existing Loan: BDT: 30,000, 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	:	16 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	Poltry Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-826451
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NOWSONARA joined Grameen Bank since 04 years ago. At first she took 15000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ELIAS VARAITY STORE
Location	:	Naldubi Baazar.
Total Investment in BDT	:	BDT 318,000/-
Financing	:	Self BDT 218,000/-(from existing business) 69% Required Investment BDT 100,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed in the future.▪Collects goods from Naldubi,Bogra▪Agreed grace period is 3 months.

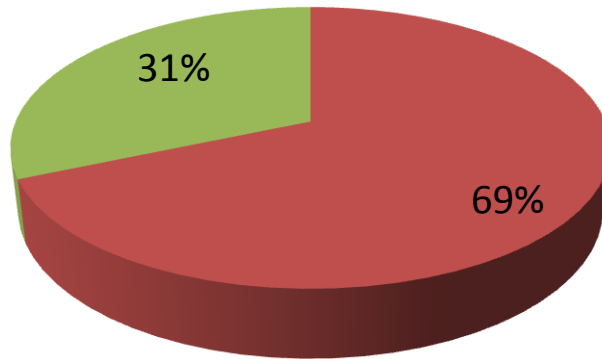
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Poltry Hen.	210,000	2,520,000
Total Sales (A)	210,000	2,520,000
Less Variable Expense		0
Poltry Hen.	189,000	2,268,000
Total variable Expense (B)	189,000	2,268,000
Contribution Margin (CM) [C=(A-B)	21,000	252,000
Less Variable Expense		0
Rent	800	9,600
Electricity bill	500	6,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staf)	5,000	60,000
Entertainment	300	3,600
Genarator	100	1,200
Mobile bill	500	6,000
Total fixed cost (D)	13,200	158,400
Net Profit (E)= [C-D]	7,800	93,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sugar	15	3,000	45000	10	3,000	30000	75000
Moida	10	1,000	10000	10	1,000	10000	20000
Oil	4	16,000	64000	2	16,000	32000	96000
Electric Item	100	200	20000	80	200	16000	36000
Cusmetic Item	200	100	20000	60	230	13800	33800
Cold Drink	200	90	18000	0	0	0	18000
Others	100	300	30000	0	0	0	30000
Security	1	10,000	10000	0	0	0	10000
Total	29	0	218,000	162	0	100,000	318,000

Source of Finance



- Entrepreneur's Contribution 218,000
- Investor's Investment 100,000
- Total 318,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense				
	270,000	3,240,000	3,402,000	3,572,100
Total variable Expense (B)	270,000	3,240,000	3,402,000	3,572,100
Contribution Margin (CM) [C=(A-B)]	30,000	360,000	378,000	396,900
Less. Fixed Expense				
Rent	800	9,600	10,080	
Electricity Bill	700	8,400	8,820	9,261
Mobile Bill	700	8,400	8,820	9,261
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	10000	120,000	126,000	132,300
Genareter	100	1,200	1,260	1,323
Transportation	1500	18,000	18,900	19,845
Entertainment	500	6,000	6,300	6,615
Total Fixed Cost	19300	231,600	243,180	255,339
Net Profit (E) [C-D]	10,700	128,400	134,820	141,561
Investment Payback		40,000	40,000	40,000

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	100,000		
1.2	Net Profit	128,400	134,820	141,561
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88,400	183,220
	Total Cash Inflow	228,400	223,220	324,781
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	88,400	183220	284781

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01,Others:0
Experience & Skill : 16 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









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FAMILY PICTURE

