

Proposed NU Business Name: **DULAL VARIETEIS STORE**



Project identification and prepared by: kobire Raksam  
Godagari, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD DULAL</b>
Age	:	20-05-1994 (21 Years)
Education, till to date	:	HSC
Marital status	:	-
Children	:	NA
No. of siblings:	:	06 Brothers & 01 Sister
Address	:	Vill: Borogachi, P.O: Vatopara, P.S: Godagari, 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	:	<b>MOST MABIA BEGUM</b>
(iii) Father's name	:	<b>MD SAKIM UDDIN</b>
(iv) GB member's info	:	Branch: Pirijpur , Centre # 58 (Female), Member ID: 5701/4, Group No: 08 Member since: 10-08-2010 ( 07 Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: BDT 50000 , Outstanding loan: 8,825
(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.)	:	None
Business Experiences and Training Info	:	07 years experience in running business. 07 Years in own business He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-767158
Family's Contact No.	:	01737-055650
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST MABIA BEGUM** Joined Grameen Bank Since 10 Years Ago. At First She Took 5000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>DULAL VARIETEIS STORE</b>
Location	:	Borogachi Bazaar, Bhatopara, Godagari, Rajshahi
Total Investment in BDT	:	BDT 150,000
Financing	:	Self BDT 100,000 (from existing business) 67% Required Investment BDT 50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	14 ft x 10 ft= 140 Square ft
\Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics item etc.</li><li>▪Average 20 % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

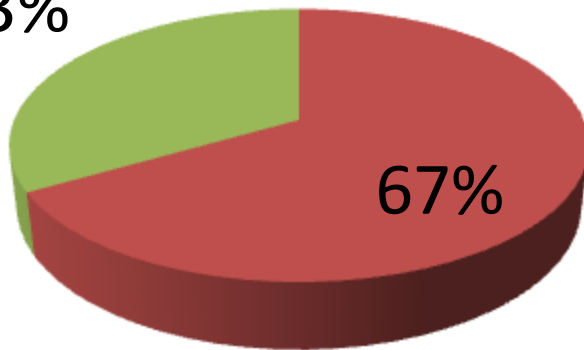
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosemetics item	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Cosemetics item	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soap	70	50	3,500	100	50	5,000	8,500
Detergent	10	100	1,000	100	100	10,000	11,000
Lotion	50	110	5,500	100	110	11,000	16,500
Tissu paper	15	90	1,350	150	90	13,500	14,850
Flexi	50	113	5,650	55	113	6,215	11,865
Cosmetics	1	80000	80,000	43	100	4,285	84,285
Security	1	3000	3,000	0	0	0	3,000
<b>Total</b>	<b>197</b>		<b>100,000</b>	<b>548</b>		<b>50,000</b>	<b>150,000</b>

## Source of Finance

33%



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cosmetics item	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Cosmetics item	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,200	14,400	16,500	18,500
<b>Total Fixed Cost</b>		<b>6,900</b>	<b>82,800</b>	<b>86,000</b>	<b>89,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,100</b>	<b>133,200</b>	<b>140,800</b>	<b>149,140</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	133,200	140,800	149,140
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		113,200	234,000
	<b>Total Cash Inflow</b>	<b>183,200</b>	<b>254,000</b>	<b>383,140</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>113,200</b>	<b>234,000</b>	<b>363,140</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







মানব সম্বল



OUT OF ORDER



ভর্তি চলিতেছে  
পরিষ্কার-স্বাস্থ্য, মানবসম্বল  
০১৭১-১৬১১৬, ০১৬১-১৬১১৬

ডাঃ মাটিকটা ইউনিয়ন পরিষদ  
সংসদ, গাজিয়া  
সংসদীয় কেন্দ্র : ডাঃ মাটিকটা

সংসদীয় কেন্দ্রের নাম : ডাঃ মাটিকটা  
সংসদীয় কেন্দ্রের স্থান : ডাঃ মাটিকটা  
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# FAMILY PICTURE

