

Proposed NU Business Name: **SHISHIR VARIETIES STORE**



Project identification and prepared by: MD Lokman Hekim  
Godagari, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



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

Name	:	<b>MD AKHTARUJJAMAN</b>
Age	:	03-05-1992 ( 24 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	NA
No. of siblings:	:	02 Sisters
Address	:	Vill: Vatopara P.O: Vatoparaq 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>LATE. MOST ANGEJA BEGUM</b>
(iii) Father's name	:	<b>MD SAMEJUL ISLAM</b>
(iv) GB member's info	:	Branch: Matikata, Godagari , Centre # 23 (Female), Member ID: 2274/1, Group No: 04 Member since: 2007 to 2013 ( 08 Years) First loan: BDT 4000 Taka.
Further Information:		Existing loan: BDT 20000 , Outstanding loan: 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.)	:	None
Business Experiences and Training Info	:	05 years experience in running business. 03 Years in own business He has 03 years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-566926
Family's Contact No.	:	01706-644446
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE. MOST ANGEJA BEGUM** Joined Grameen Bank Since 08 Years Ago. At First She Took 4000 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>SHISHIR VARIETIES STORE</b>
Location	:	Kadamjir Hat Mor, Vatopara, Godagari, Rajshahi
Total Investment in BDT	:	BDT 120000
Financing	:	Self BDT 70000 (from existing business) 58% Required Investment BDT 50000 (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 10 ft= 100 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, Soft drinks, Chips, etc.</li> <li>▪Average 20 % gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no Employees.</li> <li>▪One will be appointed after receiving equity money.</li> <li>▪The shop is rented..</li> <li>▪Collects goods from Capai, Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

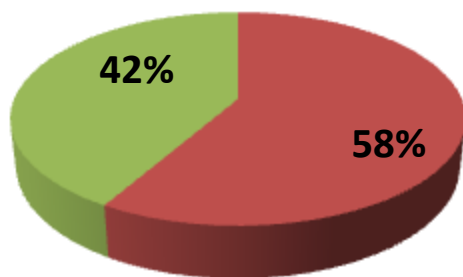
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cosmetics, Soft drinks, Chips, etc	3200	96000	1152000
<b>Total Sales (A)</b>	3200	96000	1152000
<b>Less Variable Expense</b>			
Cosmetics, Soft drinks, Chips, etc	2720	81600	979200
<b>Total variable Expense (B)</b>	2,720	81600	979200
<b>Contribution Margin (CM) [C=(A-B)]</b>	480	14400	172800
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		800	9600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		8,000	96000
<b>Net Profit (E)= [C-D]</b>		6,400	76800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	1	30000	30,000	1	20,000	20,000	50,000
Soft drinks	1	20000	20,000	1	10,000	10,000	30,000
Biscuit	1	5000	5,000	1	5,000	5,000	10,000
Chanachur, Chocolate	0	0	0	1	15,000	15,000	15,000
Chips Item	1	10000	10,000	0	0	0	10,000
Stationary	1	5000	5,000	0	0	0	5,000
<b>Total</b>	<b>5</b>	<b>0</b>	<b>70,000</b>	<b>4</b>	<b>0</b>	<b>50,000</b>	<b>120,000</b>

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Cosmetics, Soft drinks, Chips, etc	5100	153000	1836000	1927800	2024190
<b>Total Sales (A)</b>	5100	153000	1836000	1927800	2024190
<b>Less Variable Expense</b>					
Cosmetics, Soft drinks, Chips, etc	4335	130050	1560600	1638630	1720561.5
<b>Total variable Expense (B)</b>	4,335	130050	1560600	1638630	1720561.5
<b>Contribution Margin (CM) [C=(A-B)]</b>	765	22950	275400	289170	303628.5
<b>Less Variable Expense</b>					
Rent		800	9600	9,600	9600
Electricity bill		1000	12000	12500	13000
Transportation		1,200	14400	14,900	15400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		2000	24000	24000	24000
Entertainment		200	2400	2400	2400
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		10,500	126,000	127,100	128200
<b>Net Profit (E)= [C-D]</b>		12450	149400	162,070	175428.5
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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	193,200	212,020	228686
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		173,200	365220
	<b>Total Cash Inflow</b>	243200	385220	593906
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
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	173,200	365220	573906

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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

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কদমহাজীর মোড়, গোদাগাড়ী, রাজশাহী



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REVIVE

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Snow Globoball



FCB  
1899



*més que un club*

TANG



FCB  
1899

més que un club

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# প্রয়োজনে বিকাশ

NESCAFE

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শিওরক্যাশ

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বিকাশ  
করুন



Plus que un club



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# FAMILY PICTURE