

Proposed NU Business Name: **M/S DUI VHAI STORE**



Project identification and prepared by: MD.Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMAL SARKAR
Age	:	12-02-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Sister 1 Bother
Address	:	Vill: Kashibala, P.O:Mirjapur, P.S:Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. ALEYA BEGUM (step mother)
(iii) Father's name	:	MD.SOLAMAN SARKAR
(iv) GB member's info	:	Branch:Mirjapur,Sherpur,Centre # 15 (Female), Member ID:6015; Group No:05 Member since: 16-07-1996(20 Years) First loan: -3,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: NILL
(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	:	15 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-921524
Mother's Contact No.	:	01761-451640
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JAMALA KHATUN joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S DUI VHAI STORE
Location	:	Shohid Bastant, Sherpur, Bogra.
Total Investment in BDT	:	BDT 128,000/-
Financing	:	Self BDT 78,000/- (from existing business) 61% Required Investment BDT 50,000/- (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Sheid, Door, Woondoor, Aingal, Etc.▪ Average 25% gain on sale.▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪ The shop is rented.▪ Collects goods from Bogra.▪ Agreed grace period is 3 months.

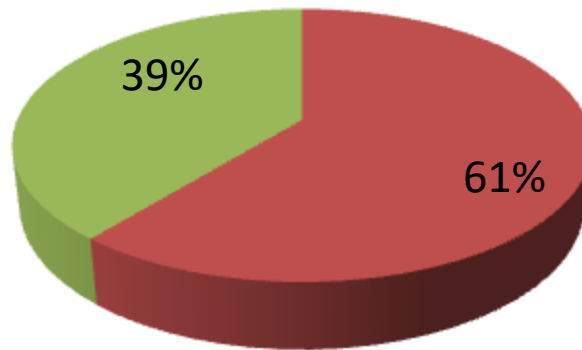
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rich, Kud, Ditagan, Shop, Sugar, Loard,Ect.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Rich, Kud, Ditagan, Shop, Sugar, Loard,Ect.	4,400	132,000	1,584,000
Total variable Expense (B)	4,400	132,000	1,584,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
House rant		300	3,600
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		6,300	75,596
Net Profit (E) [C-D]		11,700	140,404

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rich	2	3800	7,600	2	3,800	7,600	15,200
Kud	2	2500	5,000	2	2,500	5,000	10,000
Ditagan	2	2500	5,000	2	2,500	5,000	10,000
Shop	100	30	3,000	100	30	3,000	6,000
Sugar	1	2200	2,200	1	2200	2200	4,400
Komolpani	15	525	2,625				2,625
Biscut,oil	48	219	10,520				10,520
Loard			15,000			15,000	30,000
Others			11,680			12,200	23,880
Security			18,000				18,000
Total	170		78,000			50,000	128,000

Source of Finance



- Entrepreneur's Contribution
78,000
- Investor's Investment
50,000
- Total 128,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rich, Kud, Ditagan, Shop, Sugar, Loard,Ect.	8,000	240,000	2,880,000	3,024,000	3,175,200
Total Sales (A)	8,000	240,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense					
Rich, Kud, Ditagan, Shop, Sugar, Loard,Ect.	7,040	211,200	2,534,400	2,661,120	2,794,176
Total variable Expense (B)	7,040	211,200	2,534,400	2,661,120	2,794,176
Contribution Margin (CM) [C=(A-B)	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
House rant		300	3,600	3,600	3,600
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		6,400	76,800	76,800	76,800
Net Profit (E) [C-D]		22,400	268,800	286,080	304,224
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	268,800	286,080	304,224
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		248,800	514,880
	Total Cash Inflow	318,800	534,880	819,104
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	248,800	514,880	799,104

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:03 Others:0
Experience & Skill : 15 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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দুইভাই
ট্রেডার্স

প্রোঃ মোঃ
কামাল সরকার

এখানে সকল প্রকার
মনোহারী দ্রব্য সামগ্রী
পাইকারী ও খুচরা মূল্য-
বিক্রয় করা হয়। বি: দ্র:-
ইল পাওয়া যায়।





শ্রী
শ্রী
কার
মানোহারী
শ্রী ও খুচরা















FAMILY PICTURE

