

Proposed NU Business Name: **NIR STORE**



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Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD RAYHAN MIYA
Age	:	30-03-1985(32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Sister
Address	:	Vill: Chuniya P.O: Moter Bazar, P.S: Modhupur, Dist: Tangail. .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHELA BEGUM
(iii) Father's name	:	MD. ROFIKUL ISLAM
(iv) GB member's info	:	Branch: Modhupur ,Centre # 37(Female), Member ID: 4865, Group No: 05, Member since: 2009-2017 raining(08Years) First loan: BDT 35,000 Existing loan: BDT 50,000.Outstanding loan:BDT 4670
Further Information:		
(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..	:	

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	:	03 years experience in on business & 03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-259035
Family's Contact No.	:	01754-364514
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHELA BEGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 35,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

Proposed Nobin Udyokta Business Info

Business Name	:	NIR STORE
Location	:	Pachismaile Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT 127,500/-
Financing	:	Self BDT 77500(from existing business) 61% Investors Investment BDT 50,000(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft*12ft= 360 Square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Chaul,Bekari,shugondhi tel,ditergent,chini etc ▪Average 15% gain on sale ▪The business is operating by entrepreneur. Existing no Employe. ▪The Shop is Rented ▪Collects goods from Modhupur. ▪Agreed grace period is 3 months.

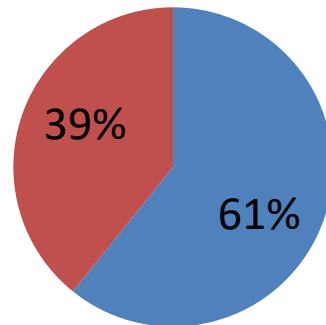
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chaul, Bekari, shugondhi tel, ditergent, chini etc	8,000	240,000	2880000
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense			
Chaul, Bekari, shugondhi tel, ditergent, chini etc	7,200	216,000	2592000
	0	0	0
	0	0	0
Total variable Expense (B)	7,200	216,000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		0	0
Electricity bill		400	4,800
Transportation		800	9,600
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		100	1,200
Guard		120	1,440
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		6,620	79,440
Net Profit (E) [C-D]		17,380	208,560

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
chaul	12	2200	26,400	5	2200	11,000	37,400
Komol panio	12	550	6,600	5	550	2750	9,350
Bekari	1	3000	3,000	1	3000	3,000	6,000
suyabin tel	14	250	3,500	8	250	2,000	5,500
Ditergent	1	5000	5,000	1	5000	5000	10,000
cosmetic samogri	1	20000	20,000	1	20000	20000	40,000
flaxi	1	5000	5,000	1	5000	5000	10,000
	0	0	0	0	0	0	0
other	1	8000	8,000	1	1250	1250	9,250
Security			0	0	0	0	0
Total			77,500	0		50,000	127,500

Source of Finance



■ Entrepreneur Investment :77500

■ Investor Investment : 50000

■ Total Investment: 127500



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Chaul,Bekari,shugondhi tel,ditergent,chini etc	9,000	270,000	3,240,000	3,402,000
Total Sales (A)	9,000	270,000	3,240,000	3,402,000
Less. Variable Expense				
Chaul,Bekari,shugondhi tel,ditergent,chini etc	8,100	243,000	2,916,000	3,061,800
Total variable Expense(B)	8,100	243,000	2,916,000	3,061,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		0	0	0
Electricity bill		400	4,800	4,900
Transportation		1000	12,000	12,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		100	1,200	1,500
Guard		120	1440	1440
Genaretor		0	0	0
Mobile bill		300	3,600	3,800
Total fixed Cost (D)		6,920	83,040	84,440
Net Profit (E) [C-D]		20,080	240,960	255,760
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	240,960	255,760
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		233,460
	Total Cash Inflow	290,960	489,220
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	210,960	459,220

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
Experience & Skill : 09 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









স্মারটেল
Smart
Discover

Mitador

POWER PLUS
KIT DET

ROBOR



FAMILY PICTURE

