

**Proposed NU Business Name: MS SIYAM VARIETY STORE**



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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. AL AMIN</b>
Age	:	01/03/1983 (34 Year)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	02 Brother
Address	:	Vill: Rangamati , P.O: Alangi , P.S: Dhunat , Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. HALIMA BEGUM</b>
(iii) Father's name	:	<b>LATE DELOWAR HOSSEN</b>
(iv) GB member's info	:	Branch:Alangi , Centre # 19 (Female), Member ID:6576,Group No: 11 Member since: 10 / 03 /2007 ( 10 Years) First loan: BDT 5000 /- Existing Loan: BDT 20000 /- Outstanding loan: BDT -17330/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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. 10 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-147135
Family's Contact No.	:	01797-405086
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HALIMA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

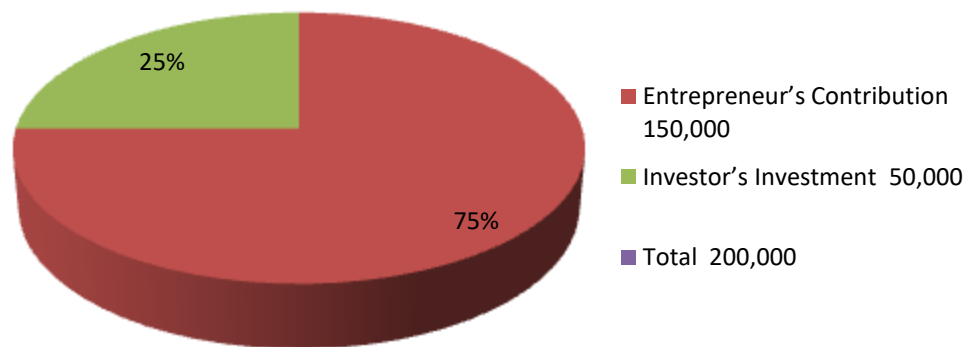
Business Name	:	<b>MS SIYAM VARIETY STORE</b>
Location	:	Naldanga, P.S: Alangi , Dist: Bogra
Total Investment in BDT	:	BDT 2,00,000 /-
Financing	:	Self BDT 150000 /- (from existing business) 75 % Required Investment BDT 50000 /- (as equity) 25 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 08 ft= 130 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Cold drinks,Soap,oil etc sales .</li> <li>▪Average 15 % gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪After getting equity fund 01labor will be appointed.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cold drinks soap rice cosmetics item sale	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Production cost	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		100	1,200
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>4,900</b>	<b>58,800</b>
<b>Net Profit (E) [C-D]</b>		<b>8,600</b>	<b>103,200</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Cold Drinks	100	30	3,000	1	10,000	10,000	13,000
Soap	200	25	5,000	1	5,000	5,000	10,000
Oil	50	300	15,000	0	0	0	15,000
Fridge	1	30000	30,000	0	0	0	30,000
Cosmetics	1	20000	20,000	1	10000	10,000	30,000
Stationary	1	10000	10,000	1	5000	5,000	15,000
Rice	1	29000	29,000	5	4000	20,000	49,000
Food	1	10000	10,000	0	0	0	10,000
Others	1	28000	28,000	0	0	0	28,000
<b>Total</b>	<b>0</b>		<b>150,000</b>	<b>0</b>		<b>50,000</b>	<b>200,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cold drinks soap rice cosmetics item sale	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Purchase cost	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>	<b>1,349,460</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>					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		100	1,200	1,200	1,200
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,900</b>	<b>58,800</b>	<b>58,800</b>	<b>58,800</b>
<b>Net Profit (E) [C-D]</b>		<b>13,100</b>	<b>157,200</b>	<b>168,000</b>	<b>179,340</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)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	157,200	168,000	179,340
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		137,200	285,200
	<b>Total Cash Inflow</b>	<b>207,200</b>	<b>305,200</b>	<b>464,540</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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>137,200</b>	<b>285,200</b>	<b>444,540</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; Naldanga, P.S: Alangi ,  
Dist: Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











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# FAMILY PICTURE

