

Proposed NU Business Name: **SOTOTA VARIETY STORE**



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Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOBUJ CHANDRA ROY
Age	:	30-12-1988 (29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Chillia Para ,P.O: Korpur.P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sree Moti Aroti Bala
(iii) Father's name	:	Susil Chandra Roy
(iv) GB member's info	:	Branch: Digdair.Sonatala Centre # 19(Female), Member ID: 2302, Group No: 05 Member since: 20-03-1995 (22 Years) First loan: BDT 02,000/-
Further Information:		Existing Loan: BDT 100,000/-, Outstanding loan: BDT 43,900
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-773578
Mother's Contact No.	:	01774-879277
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sree Moti Aroti Bala joined Grameen Bank since 22 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOTOTA VERAITY STORE
Location	:	Chilli Para,Korpur,Sonatala,Bogra.
Total Investment in BDT	:	BDT 105,000/-
Financing	:	Self BDT 55,000/-(from existing business) 52% Required Investment BDT 50,000/-(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 9 ft= 162 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Maida , Mastard Oil, Soap, Sugar, Detergent, Urea,Tsp,Potash, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing No employee.▪One employee will be appointed.▪The shop is own▪Collects goods from Korpur Bazer, Bogra▪Agreed grace period is 3 months.

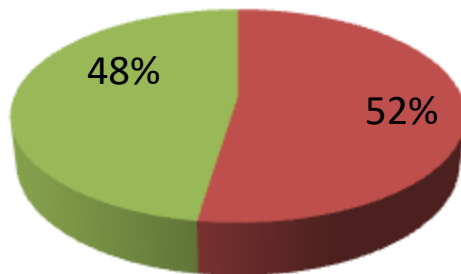
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery items	2,125	63,750	765,000
Total Sales (A)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		250	3,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,750	69,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Atta	10	950	9,500	25	950	23,750	33,250
Oil	30	90	2,700	35	90	3,150	5,850
Mustar oil	48	100	4,800	28	100	2,800	7,600
soap	80	60	4,800	50	60	3,000	7,800
Sugar	150	60	9,000	50	60	3,000	12,000
Ditergent	45	100	4,500	20	100	2,000	6,500
Others	1	19700	19,700	1	12300	12,300	32,000
Total	365	21060	55000	209	13660	50000	105000

Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 50,000
- **Total 105,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3,700	111,000	1,332,000	1,398,600	1,468,530
Total Sales (A)	3,700	111,000	1,332,000	1,398,600	1,468,530
Less. Variable Expense					
Grocery items	3,145	94,350	1,132,200	1,188,810	1,248,251
Total variable Expense (B)	3,145	94,350	1,132,200	1,188,810	1,248,251
Contribution Margin (CM) [C=(A-B)]	555	16,650	199,800	209,790	220,280
Less. Fixed Expense					
Electricity Bill		250	3,000	3,000	3,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,750	69,000	69,000	69,000
Net Profit (E) [C-D]		10,900	130,800	140,790	151,280
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	130,800	140,790	151,280
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		110,800	231,590
	Total Cash Inflow	180,800	251,590	382,870
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	110,800	231,590	362,870

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

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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Family picture

