

Proposed NU Business Name: **AKASH VERAITI STORE**



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Name	:	MD. SAHEB SORDAR
Age	:	25-07-1992(25Year)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	2 SON
No. of siblings:	:	3 Brother & 2 sister
Address	:	Vill: Mutrapur,,P.O: tahirpur,P.S: Bagmara,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	MST. AIJAN BIBI
(iii) Father's name	:	MD. SAMAD SORDAR
(iv) GB member's info	:	Branch: Shreepur, Centre # 18(Female), Member ID: 1552/2 Group No:02 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 30300
(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	:	11 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Sanitary bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01742333089
Father's Contact No.	:	01763165921
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AIJAN BIBI joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	AKASH VERAITI STORE
Location	:	Muthrapur, tahirpur,Bagmara, Rajshahi
Total Investment in BDT	:	BDT 65,000
Financing	:	Self BDT 25,000-(from existing business) 38% Required Investment BDT 40,000/-(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20x 10ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

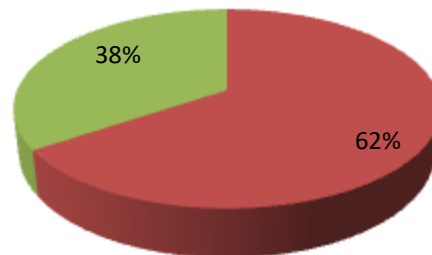
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense		0	
Sales of product	1,600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent			0
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
biscuit			3000			30000	
drinks			7000			20000	
mosla			5000				
lobon			4000				
others			6000				
Total	200		25000		0	50000	75,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense		0	0	0	0
oil,rice,wheat,cosmatic etc.	1600	48000	576000	604800	635040
Total variable Expense (B)	1600	48000	576000	604800	635040
Contribution Margin (CM) [C=(A-B)	400	12000	144000	151200	158760
Less. Fixed Expense					
Electricity Bill		500	6000	7000	8000
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Bank service Charge			100	100	100
Total Fixed Cost		6000	72100	73100	74100
Net Profit (E) [C-D)		6000	71900	78100	84660
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	71900	78100	84660
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		51900	110000
	Total Cash Inflow	121900	130000	194660
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	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	51900	110000	174660

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :
muthrapur,tahirpur,Bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

