

Proposed NU Business Name: MA TELECOM AND VERAITY STORE



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Ariful Islam
Age	:	09-04-1994 (23 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Telehata ,P.O: SukhanpukurP.S: Gabtoli 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	:	Most. Bilkish Begum
(iii) Father's name	:	Md. Joynal Abedin
(iv) GB member's info	:	Branch: Sonarai,Gabtoli Centre # 28(Female), Member ID: 9761, Group No: 02 Member since: 30-01-1990 (05Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 35,000/-, Outstanding loan: BDT 11,130
(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	:	06 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.	:	01743-918616
Mother's Contact No.	:	01740-906598
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Bilkish Begum 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	:	MA TELECOM AND VERAITY STORE
Location	:	Telehata,Sukhanpukur,Gabtole,Bogra.
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230,000/-(from existing business) 82% Required Investment BDT 50,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 23 ft= 253 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Shampo, Lotion, oil, Cream, Biscuit etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing No employee. ▪None employee will be appointed. ▪The shop is rented ▪Collects goods from Bogra bazer, Bogra ▪Agreed grace period is 3 months.

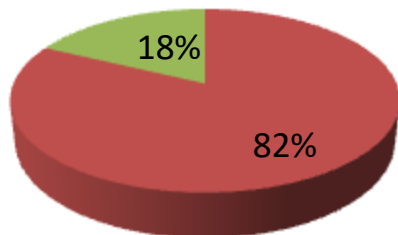
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Grocery items	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
House rant		700	8,400
Electricity Bill		800	9,600
Transportation		300	3,600
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)		7,300	87,600
Net Profit (E) [C-D]		1,700	20,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shampoo	40	340	13,600	40	340	13,600	27,200
Lotion	80	175	14,000	80	175	14,000	28,000
Oil	200	125	25,000	150	125	18,750	43,750
Cream	150	125	18,750	10	125	1,250	20,000
Biscuit	50	300	15,000	3	300	900	15,900
Nudools	80	130	10,400	2	130	260	10,660
Others	1	13250	13,250	1	1240	1,240	14,490
Security	1	120000	120,000	0	0	0	120,000
Total	602	134445	230000	286	2435	50000	280000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 50,000
- **Total 280,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	2,400	72,000	864,000	907,200	952,560
Total Sales (A)	2,400	72,000	864,000	907,200	952,560
Less. Variable Expense					
Grocery items	2,040	61,200	734,400	771,120	809,676
Total variable Expense (B)	2,040	61,200	734,400	771,120	809,676
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600	136,080	142,884
Less. Fixed Expense					
House rant		700	8,400	8,400	8,400
Electricity Bill		800	9,600	9,600	9,600
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		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,300	87,600	87,600	87,600
Net Profit (E) [C-D]		3,500	42,000	48,480	55,284
Investment Payback			20,000	20,000	20,000

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

	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	42,000	48,480	55,284
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		22,000	50,480
	Total Cash Inflow	92,000	70,480	105,764
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	22,000	50,480	85,764

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

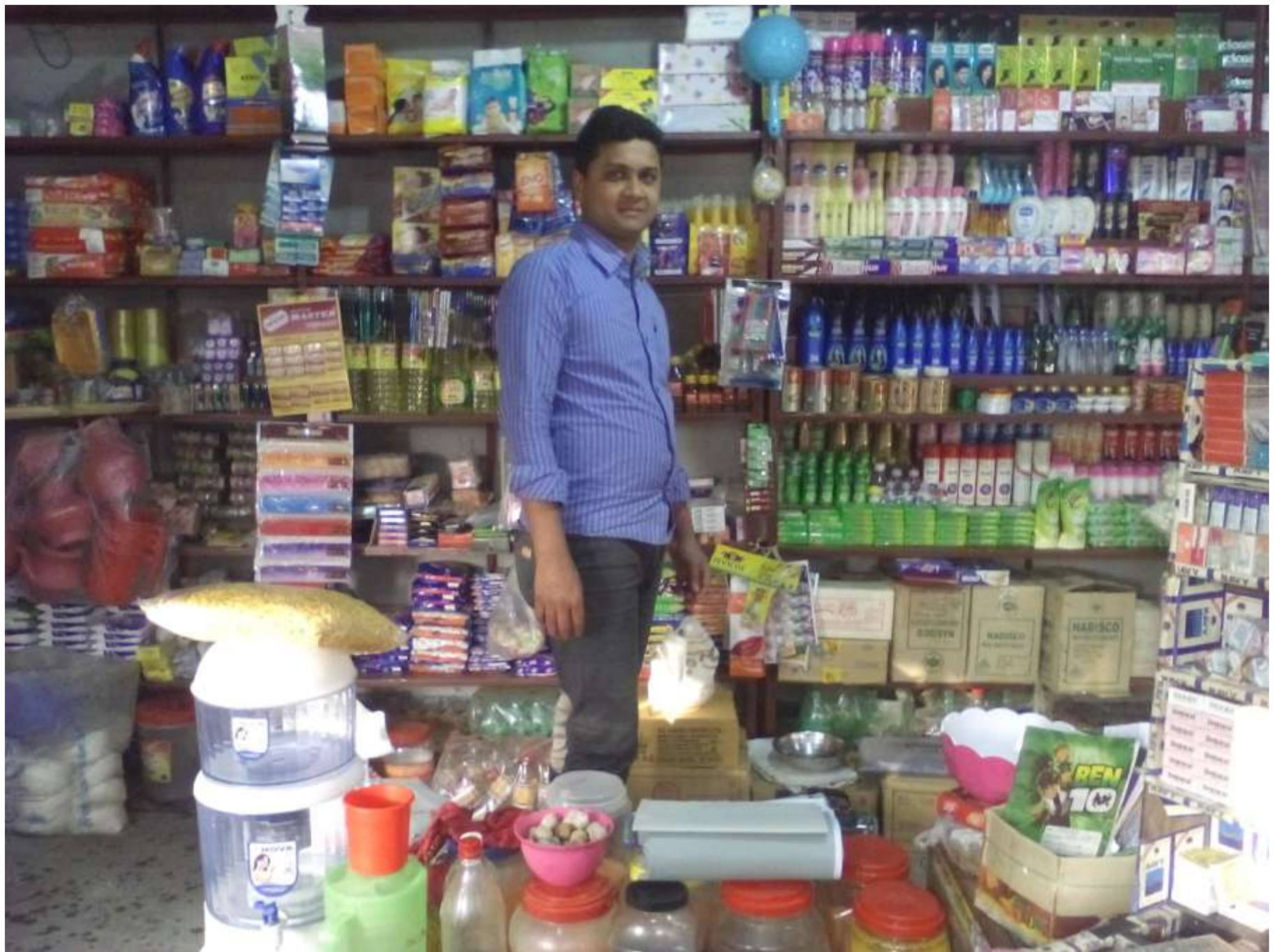
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

