

Proposed NU Business Name: **MS VAI BON STORE**



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MASUD
Age	:	03-07-1983(34Years)
Education, till to date	:	Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Salgrampur ;P.O: Silimpur P.S: Shakhipur, 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	:	MOMTA
(iii) Father's name	:	TAR MIHA
(iv) GB member's info	:	Branch: Bharatuil, Centre # 7 (Female), Member ID: 1182, Group No: 02 Member since:01-01-2013(05 Years) First loan: BDT 10,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 11520/-
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..	:	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 & Skill	:	4 years of business experience.
Own Business and Training Info	:	4 years experience in running business. Yes, He has 4 years training
Other Own/Family Sources of Income	:	Yes, She has a cow.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-077212
Mother's Contact No.	:	01881-933092
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMTA joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MS VAI BON STORE
Location	:	Vill: Salgrampur ;P.O: Silimpur P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,35,250/-
Financing	:	Self BDT 1,75,250(from existing business) 74% Required Investment BDT 60,000(as equity) 26%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	15 ft x 6 ft= 90 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; Rice, Flower, Oil, Biscuit, Flxiloard, Bkcash others .▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Shakhipur.▪Agreed grace period is 3 months.

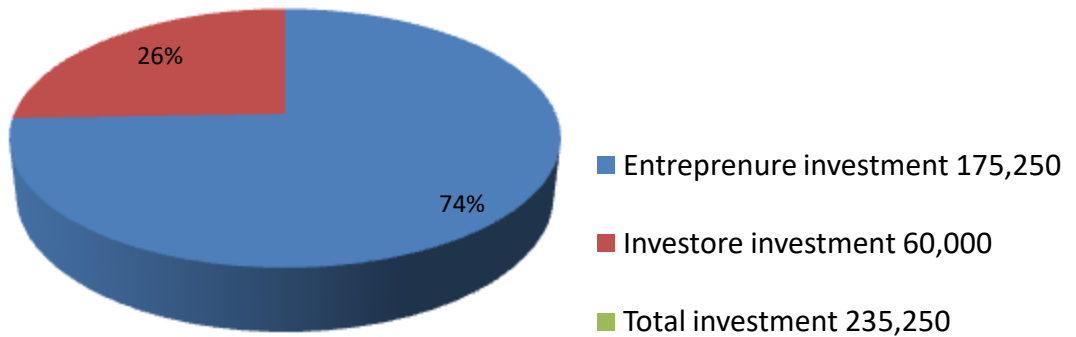
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Flower, Oil, Biscuit, Flxiloard, Bkcash others	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice, Flower, Oil, Biscuit, Flxiloard, Bkcash others	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		12,000	144,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	5	2500	12500	Rice	10	2500	25,000	37,500
Flower	5	1150	5750		0	0	0	5,750
Oil	1	17000	17000	Oil	2	17000	34,000	51,000
Biscuit	1	10000	10000		0	0	0	10,000
Flxiloard	1	10000	10000		0	0	0	10,000
Bkcash	1	20000	20000		0	0	0	20,000
others	1	100000	100000	others	1	1000	1,000	101,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			175250			20500	60,000	235,250

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Rice, Flower, Oil, Biscuit, Flxiloard, Bkcash others	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Rice, Flower, Oil, Biscuit, Flxiloard, Bkcash others	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		200	2,400	2,520	2,646
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,000	72,000	72,600	73,230
Net Profit (E) [C-D]		18,000	216,000	229,800	244,290
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60000		
1.2	Net Profit	216,000	229,800	244,290
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		192000	397800
	Total Cash Inflow	276000	421,800	642,090
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	192000	397800	618090

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 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



शुद्ध इलायची व मिठे चहा



शुद्ध इलाहाबाद ३ दिनि काफ



शुद्ध इलायची व मिठे चहा

शुद्ध इलायची व मिठे चहा



शुद्ध इलाहाबाद ३ दिनि शहर





গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফর্ম নং-১

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: স্বাস্থ্য সেবা কেন্দ্র

ইউনিটের নাম: স্বাস্থ্য

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৬/০৬/২০২১

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: স্বাস্থ্য

বয়স: ৩৪ বছর

জন্ম তারিখ: ০৬/০৭/১৯৮৬

জাতীয় পরিচয়পত্র নম্বর: ৯৬১৮৭২৬৮৪৬৮৯২

শিক্ষাগত যোগ্যতা: ফর্ম স্নেহা

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ২ জন

ভাই/বোনের সংখ্যা: ১ ভাই ২ বোন

বর্তমান ঠিকানা: গ্রাম: স্বাস্থ্য পো: স্বাস্থ্য

থানা: স্বাস্থ্য জেলা: স্বাস্থ্য

থানা: " জেলা: " ৭

স্থায়ী ঠিকানা: গ্রাম: " পো: " ৭

বাবা/মা মোবাইল নং- ০২৬৮২-৯৬৬০৯২

উদ্যোক্তার মোবাইল নং- ০২৭৮২-০৭৭২২২

বাবা/মা: প্রাক্তন/রানি সদস্য

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

মায়ের নাম: স্বাস্থ্য

বাবার নাম: স্বাস্থ্য

গ্রুপ নং- ০২

শাখা: স্বাস্থ্য

কেন্দ্র নং- ৭/৯

সদস্য নং- ১২২/২

কত বছর যাবৎ সদস্য: ০৭ বছর

সংগঠিত স্থানের পরিমাণ: ২০,০০০