

Proposed NU Business Name: **BANESA STORE**



Project identification and prepared by: Atikur Rahman.
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BANESA BEGUM
Age	:	07-10-1987(28 Years)
Education, till to date	:	Class Two
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother 3 Sister
Address	:	Vill: Moshajan P.O: Elenga, P.S: Kalihati , 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	:	BACHATON BEGUM
(iii) Father's name	:	ANOWER HOSSEN
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 40 (Female), Member ID: 2691, Group No: 01 Member since: 11-04-2000(15Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 7,410
(v) Who pays GB loan installment	:	
(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	:	Four years experience in running business. He has One years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01705-732058
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BACHATON BEGUM 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 home development

Proposed Nobin Udyokta Business Info

Business Name	:	BANESA BEGUM
Location	:	: Moshajan , Elenga, Kalihati .
Total Investment in BDT	:	BDT 94,000
Financing	:	Self BDT 44,000(from existing business) 46% Required Investment BDT 50,000(as equity)54%
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 3,000
Size of shop	:	04 ft x 06 ft= 24 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, , Flour, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. ▪The shop is own. ▪Collects goods from Elenga Bazar. ▪Agreed grace period is 4 months.

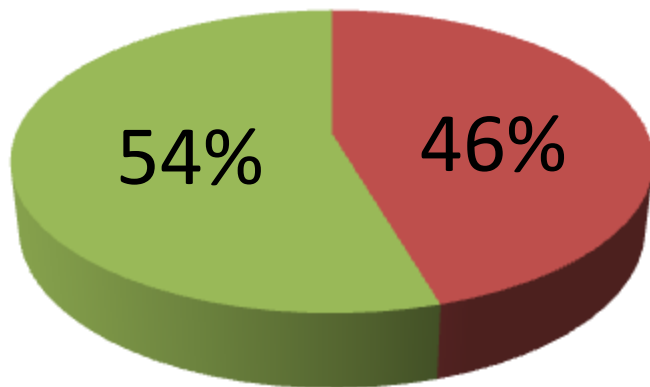
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Soya bin oil, Salt, Soap, Cosmetics Etc	1200	36,000	4,32,000
Total Sales (A)	1200	36,000	4,32,000
Less. Variable Expense			
Rice, Soya bin oil, Salt, Soap, Cosmetics Etc	1020	30,600	3,67,200
Total variable Expense (B)	1020	30,600	3,67,200
Contribution Margin (CM) [C=(A-B)]	180	5400	64,800
Less. Fixed Expense			
Electricity Bill		250	3000
Mobile Bill		100	1200
Transportation		100	1200
Salary (self)		3,000	36,000
Total fixed Cost (D)		3450	41400
Net Profit (E) [C-D]		1,950	23400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (10 x 1700)	0	17,000	17,000
Soyabin Oil (16 kg x 90)	1,440	3,000	4,440
Soft drinks (4 x 530)	2,120	2,650	4,770
Sugar (10 kgx38)	3,80	3,600	3,980
Soap(30x30)	9,00	12,500	14,600
Biscuit, Chanachur, Milk, Tooth Paste etc	9,160	11,250	20,410
Fridge	30000		30000
Total	44,000	50,000	94,000

Source of Finance



Entrepreneur Contribution 44,000

Investor Investment :50,000

Total Investment :94,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Soya bin oil, Salt, Soap.	1,800	54,000	648,000	680,400
Total Sales (A)	1,800	54,000	648,000	680,400
Less. Variable Expense				
Rice, , Soya bin oil, Salt, Soap	1,530	45,900	550,800	578,340
Total variable Expense (B)	1,530	45,900	550,800	578,340
Contribution Margin (CM) [C=(A-B)]	270	8,100	97,200	102,060
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		300	3600	3700
Mobile Bill		200	2400	2500
Transportation		200	2400	2800
Salary (self)		3,000	36000	36000
Entertainment		100	1,200	1300
Depreciation		500	6000	6000
Total Fixed Cost		4300	51600	52300
Net Profit (E) [C-D]		3800	45600	49,760
Investment Payback			30,000	30,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	45600	49,760
1.3	Depreciation (Non cash item)	6000	6000
1.4	Opening Balance of Cash Surplus		21,600
	Total Cash Inflow	101,600	77360
2	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	21,600	47,360

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 04 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















BANASA STORE



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



চানচা

নাম: বানেছা বেগম

Name: BANASA BEGUM

স্বামী: আনোয়ার হোসেন

মাতা: বাচাভন বেগম

Date of Birth: 07 Oct 1987

ID NO: 9314736512442

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
কোনোও পাণ্ডা গায়ে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: মশাজান, মশাজান, ডাকঘর: এপেঙ্গা - ১৯৭৪, কালিহাতী,
টাঙ্গাইল

FAMILY PICTURE

