

Proposed NU Business Name: **EMAZ VARAITI STORE**



Project identification and prepared by: Md. Sahabuddin ,
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Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. EMAZ UDDIN
Age	:	08-12-1983 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son 01 Doughter
No. of siblings:	:	03 Brother, 02 Sister
AddressQ	:	Vill: Auspara Shihali, , P.O: Hatgangopara , P.S: Bagmara , Dist: Rajshahi
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. ROHIMA BIBI
(iii) Father's name	:	MD. Shukutulla
(iv) GB member's info	:	Branch: Achpara,Bagmara Centre 04 (Female), Member ID: 1074 , Group No: 02 Member since: 1994-2008 (16Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture BDT 16000/- Monthly
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-028323
Mother's Contact No.	:	01820-527064
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROHIMA BIBI joined Grameen Bank since 16 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	:	EMAZ VARAITI STORE
Location	:	Hatgangopara,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 1,32,000/-
Financing	:	Self BDT 82,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft =80 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Modi item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Hatgangopara.▪Agreed grace period is 3 months.

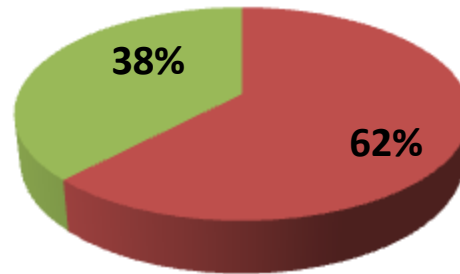
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Modi Item	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Modi Item	1,600	48,000	5,76,000
Total variable Expense (B)	1,600	48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6,000
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Salary (staff)			
Guard			
Transportation		200	2,400
Entertainment		200	2,400
Bank service Charge			
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics Item	-	-	10,000	-	-	20,000	30,000
Biscuit Item	-	-	10,000	-	-	5,000	15,000
Stationary Item	-	-	5,000	-	-	10,000	15,000
Soft Drinks	-	-	2,000	-	-	-	2,000
Others Item	-	-	5,000	-	-	15,000	20,000
Fridge	1	20000	20,000				20,000
Security	1	30000	30000				
Total	1		82,000			50,000	1,32,000

Source of Finance



- Entrepreneur's Contribution 82,000
- Investor's Investment 50,000
- Total 132,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 rd Year
Revenue (sales)					
Modi Item	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Modi Item	2,800	84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)	2,800	84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		700	8,400	9,000	10,000
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	7000	8,000
Entertainment		300	3,600	4,000	5,000
Salary (staff)					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		7,400	88,800	87,200	94,700
Net Profit (E) [C-D]		13,600	1,63,200	1,77,400	1,93,130
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,63,200	1,77,400	1,83,130
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,43,200	3,06,000
	Total Cash Inflow	2,13,200	3,20,600	4,87,730
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,43,200	3,06,000	4,67,730

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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









FAMILY PICTURE

