

Proposed NU Business Name: **UZZOL CHYKEL STORE**



Project identification and prepared by: Md. Rokon uddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHREE UZZOL KUMAR PRAMANIK
Age	:	03-06-1989(28 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brother, 01 Brother
Address	:	Vill: West Dowlotpur , 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	:	SHREEMOTI MAYA RANI
(iii) Father's name	:	SHREE HORENDRO NATH PRAMANIK
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 9 (Female), Member ID: 5335, Group No: 03 Member since: Befor 20-03-2003(14Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 4,000 Outstanding loan: 1,976/=
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	12 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-547300
Mother's Contact No.	:	01744-393185
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHREEMOTI MAYA RANI joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

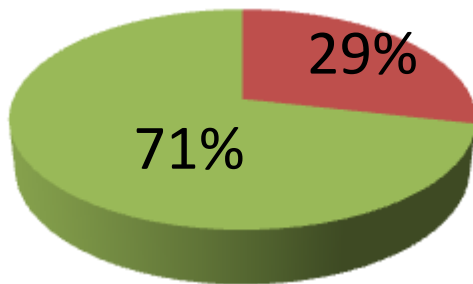
Business Name	:	<i>UZZOL CHYCEL STORE</i>
Location	:	Hatgangopara Bazar,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/-(from existing business) 29% Required Investment BDT 50,000/-(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	01 Shotangsho
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Pach item etc. ▪Average 10% 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 Rajshahi. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pach Item	1,000	30,000	3,60,00
Income Of Sarvising	300	9,000	1,08,000
Total Sales (A)	1,000	30,000	3,60,00
Less. Variable Expense			
Pach Item	900	27,000	3,24,000
Total variable Expense (B)	400	12,000	1,44,000
Contribution Margin (CM) [C=(A-B)]			
Less. Fixed Expense			
Rent			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)			
Guard		100	1,200
Transportation		1,500	18,000
Entertainment		200	2,400
Bank service Charge			
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		4,400	52,800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Petrol	180	86	15,480	232	86	20,000	35,480
Pach Item	-	-	5,000	-	-	30,000	35,000
Howa Meshine	1	80000	80,000				80,000
Gash Meshine	1	20000	20,000				20,000
	180		20,000	232		50,000	70,000

Source of Finance



■ Entrepreneur's Contribution 20,000

■ Investor's Investment 50,000

■ Total 70,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Telicom Item	3,000	9,000	1,08,000	1,13,400	1,19,070
Income Of Sarvising	350	10,500	1,26,000	1,32,300	138,915
Total Sales (A)	3,000	9,000	1,08,000	1,13,400	1,19,070
Less. Variable Expense					
Telicom Item	2,700	81,000	9,72,000	10,20,600	10,71,630
Total variable Expense (B)	2,700	81,000	9,72,000	10,20,600	10,71,630
Contribution Margin (CM) [C=(A-B)]	650	19,500	2,34,000	2,45,700	2,57,985
Less. Fixed Expense					
Rent					
Electricity Bill		700	8,400	9,000	9,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		3,000	36,000	38,000	40,000
Entertainment		500	6,000	6,500	7,000
Guard Bill		100	1,200	1,200	1,200
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		9,900	1,18,800	1,22,400	1,25,900
Net Profit (E) [C-D]		9,600	1,15,200	1,23,300	1,32,085
Investment Payback			20,000	20,000	20,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,15,200	1,23,300	1,32,085
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		95,200	1,98,500
	Total Cash Inflow	1,65,200	2,18,500	3,30,585
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	95,200	1,98,500	3,10,585

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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



GAZI TYRES





গোবিন্দ পুস্ক

বাগমাথা

থানা

বস্তু কাগজী জেলা।

উজ্জ্বল মাইকেল

২৫-২০২৭ ইং তারিখ : ২২/০৬/২০

উজ্জ্বল কুমার

বস্তু কাগজী

কুমার

FAMILY PICTURE

