

Proposed NU Business Name: SURJA REFRIGERATION & VARIETIES STORE



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Project verified by: Md Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE KRISHNA GHOSH
Age	:	02-09-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2Brothers 01 Sister
Address	:	Vill: Hasara , P.O: Hasara , P.S: Sreenagar, Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DOLI GHOSH
(iii) Father's name	:	SHUSHIL GHOSH
(iv) GB member's info	:	Branch : Hasara, Centre : 37 (Female), Member ID: 3584, Group No: 3 Member since: 03-1-2011 (7 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 20000 Outstanding loan: BDT 19350
(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	:	5 years experience in running business. 5 Years in own business. He has NO Years Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01914-691130
Family's Contact No.	:	01937-654626
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munsiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DOLI GHOSH joined Grameen Bank since 7 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SURJA REFRIGERATION & VARIETIES STORE
Location	:	Hasara Bazar , Sreenagar, Munsigong
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 60000/- (from existing business) 55% Required Investment BDT 50000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery item .▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is in rented.▪Collects goods from Sreenagar.▪Agreed grace period is 3 months.

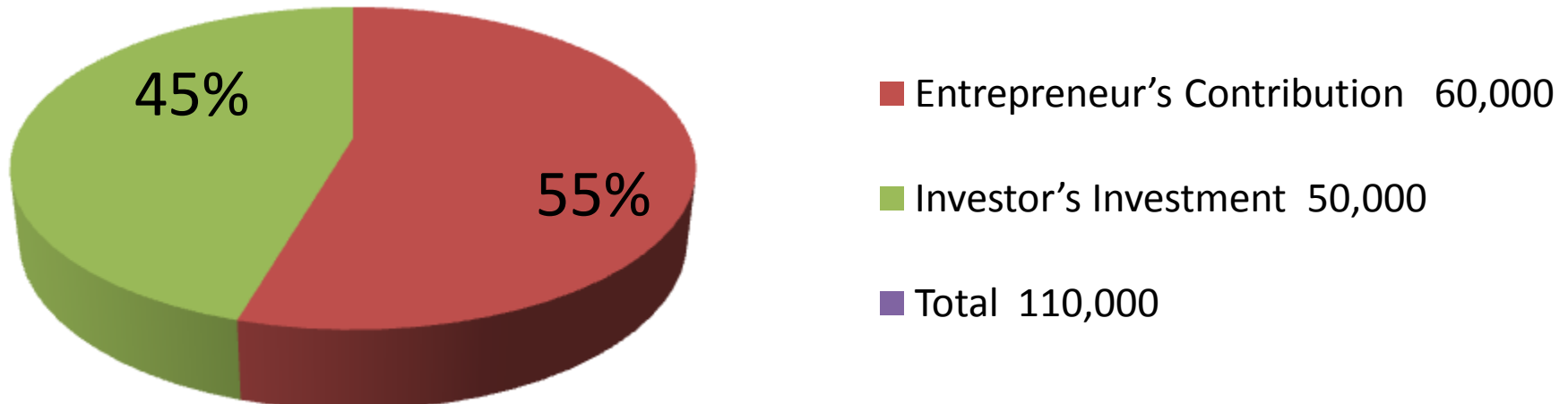
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2680	80400	964800
Total sales (A)	2680	80400	964800
Less Variable Exp.			
Grocery Item	2278	68340	820080
Total Variable exp. (B)	2278	68340	820080
Contribution Margin CM [C= (A-B)]	402	12060	144720
less fixed exp.			
Rent		3000	36000
Electricity bill		250	3000
Transportation		150	1800
Salary (self)		5000	60000
Entertainment		50	600
Mobile		200	2400
total fixed cost (D)		8650	103800
Net profit (E) [C-D]		3410	40920

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pulses	30	110	3,300	50	110	5,500	8,800
Potato	50	15	750	78	15	1,170	1,920
Onion	25	20	500	40	20	800	1,300
Ginger	40	220	8,800	45	220	9,900	18,700
Salt	45	30	1,350	80	35	2,800	4,150
Koyel	20	45	900	30	45	1,350	2,250
oil	20	100	2,000	40	100	4,000	6,000
Chili	10	240	2,400	60	8	480	2,880
Others	200	100	20,000	100	240	24,000	44,000
Security			20,000				20,000
Total	440		60,000	523		50,000	110,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	3680	110400	1324800	1391040	1460592
Total Sales (A)	3680	110400	1324800	1391040	1460592
less variable Expenses					
Grocery Item	3128	93840	1126080	1182384	1241503
Total variable Expenses (B)	3128	93840	1126080	1182384	1241503
Contribution Margin (CM)= (A-B)	552	16560	198720	208656	219088.8
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		250	3000	3000	3000
Transportation		150	1800	1800	1800
Salary (self)		5000	60000	60000	60000
Entertainment		85	1020	1020	1020
Mobile		300	3600	3600	3600
Total Fixed Cost		8785	105420	105420	105420
Net Profit (E) (C-D)		7775	93300	103236	113668.8
Investment Payback			20000	20000	20000

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

SR#	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	93,300	103,236	113668.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73,300	156536
	Total Cash Inflow	143300	176536	270204.8
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	73,300	156536	250204.8

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5Years: 05
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

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ইলেকট্রিক্যাল সার্ভিসেস

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