

Proposed NU Business Name: **DWIPAN STORE**



Project identification and prepared by: Md. Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	DWIPAN SHAHA
Age	:	15-10-1994 (23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Sohobotpur , P.O: Sohobotpur , P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MALOTI SHAHA
(iii) Father's name	:	SHITOL CANDRA SHAHA
(iv) GB member's info	:	Branch: Sohobotpur , Nagorpur, Centre # 28(male), Member ID: 3328/1, Group No: 03 Member since: 20-04-2010 (07 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 120000, Outstanding loan: BDT 104160
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733766405
Mother's Contact No.	:	01735-642233
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALOTI SHAHA joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DWIPAN STORE
Location	:	Shabatpur Kacha Bazar, Shahabatpur, Nagorpur, Tangail
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 180,000/-(from existing business) 72% Required Investment BDT 70,000/-(as equity)28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Nagorpur.▪The shop is rented.▪Agreed grace period is 3 months.

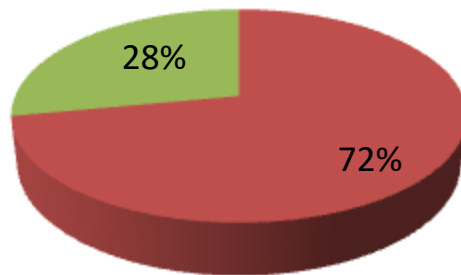
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Grocery item	4500	135000	1620000
Total Variable exp. (B)	4500	135000	1620000
Contribution Margin CM [C= (A-B)]	500	15000	180000
less fixed exp.			
Rent		1000	12000
Electricity bill		500	6000
Transportation		1500	18000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		150	1800
Mobile		300	3600
total fixed cost (D)		8950	107400
Net profit (E) [C-D]		6050	72600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	6	2000	12,000	10	2,000	20,000	32,000
Flours	5	1000	5,000	9	1000	9,000	14,000
Oil	100	100	10,000	100	100	10,000	20,000
Pulses	2	5000	10,000	4	5000	20,000	30,000
Pest	100	25	2,500			0	2,500
Soap	50	50	2,500	40	50	2,000	4,500
Bran	11	1000	11,000			0	11,000
Others	30	900	27,000	100	90	9,000	36,000
Security			100,000				100,000
Total	304		180,000	269		80,000	250,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 70,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
less variable Expenses					
Grocery item	5400	162000	1944000	2041200	2143260
Total variable Expenses (B)	5400	162000	1944000	2041200	2143260
Contribution Margin (CM)= (A-B)	600	18000	216000	226800	238140
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6000	6000
Transportation		1550	18600	18600	18600
Salary (self)		5000	60000	60000	60000
Entertainment		550	6600	6600	6600
Guard		150	1800	1800	1800
Mobile		400	4800	4800	4800
Total Fixed Cost		9150	109800	109800	109800
Net Profit (E) (C-D)		8850	106200	117000	128340
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	106,200	117,000	128340
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78,200	167200
	Total Cash Inflow	176200	195200	295540
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	78,200	167200	267540

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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











A man in a striped shirt and patterned sarong stands in the center of the shop, looking towards the camera. He is positioned in front of a blue metal shelving unit filled with various goods.

ANON
MED

HIT JUMBO
Max
IF

TV

ZHONG FU
MILK
FREE



FAMILY PICTURE