

Proposed NU Business Name: **PRADEEP STORE**



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

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	PRADEEP CHANDRA DAS
Age	:	14-06-1988 (29 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	4 Brothers 2 Sisters
Address	:	Vill: Mamudnagar , P.O: Mamudnagar , P.S: Nagorpur, 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	:	SHANDHA RANI DAS
(iii) Father's name	:	CHANMOHON CHANDRA DAS
(iv) GB member's info	:	Branch: Nagorpur, Centre # 35 (Female), Member ID: 2757 , Group No: 02 Member since: 24-04-2001-19-06-2012 (11 Years) First loan: BDT 6000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	14 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.	:	01731-039111
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANDHA RANI DAS joined Grameen Bank since 11 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PRADEEP STORE
Location	:	Mamudnagar Old Bazar, Nagorpur, Tangail
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 06ft= 60square 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 15% 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	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Grocery item	1700	51000	612000
Total Variable exp. (B)	1700	51000	612000
Contribution Margin CM [C= (A-B)]	300	9000	108000
less fixed exp.			
Rent		500	6000
Electricity bill		100	1200
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		500	6000
Mobile		300	3600
total fixed cost (D)		6700	80400
Net profit (E) [C-D]		2300	27600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan	147	100	14,700	200	100	20,000	34,700
Supari	10	300	3,000	50	300	15,000	18,000
Jorda	100	50	5,000	100	50	5,000	10,000
Drinks	70	30	2,100			0	2,100
Biscuite	35	20	700			0	700
Chocolate	40	25	1,000			0	1,000
Water	10	150	1,500			0	1,500
Others	50	40	2,000	100	100	10,000	12,000
Security			20,000				20,000
Total	462		50,000	450		50,000	100,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
less variable Expenses					
Grocery item	2125	63750	765000	803250	843412.5
Total variable Expenses (B)	2125	63750	765000	803250	843412.5
Contribution Margin (CM)= (A-B)	375	11250	135000	141750	148837.5
Less Fixed Expenses					
Rent		500	6000	6000	6000
Electricity bill		100	1200	1200	1200
Transportation		550	6600	6600	6600
Salary (self)		5000	60000	60000	60000
Entertainment		540	6480	6480	6480
Mobile		400	4800	4800	4800
Total Fixed Cost		7090	85080	85080	85080
Net Profit (E) (C-D)		4160	49920	56670	63757.5
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	49,920	56,670	63757.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		29,920	66590
	Total Cash Inflow	99920	86590	130347.5
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	29,920	66590	110347.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 14 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

