

Proposed NU Business Name: **GONESH STORE**

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUJON SHAHA
Age	:	02-03-1988 (29 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	02 Brothers 1 Sister
Address	:	Vill: Tikorpur, P.O: Agla, P.S: Nawabganj, Dist: Dhaka
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 SHAHA
(iii) Father's name	:	GANESH SHAHA
(iv) GB member's info	:	Branch: Komorgonj, Centre # 17 (Female), Member ID: 5682/4, Group No: 07 Member since: 01/01/19997 First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT:16920/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-192765
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANDHA SHAHA joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	GONESH STORE
Location	:	Tikorpur Bustand, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,46,000/-
Financing	:	Self BDT 1,86,000(from existing business) 75% Required Investment BDT 60,000(as equity) 25 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35 ft x 15 ft= 450 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,suger etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

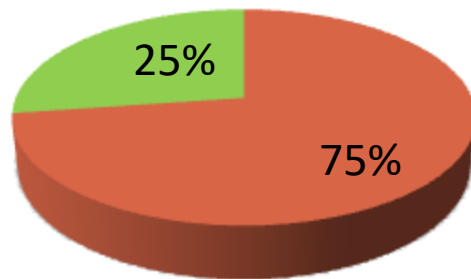
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Grocery Item	4,250	1,27,500	15,30,000
Total variable Expense (B)	4,250	1,27,500	15,30,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000
Less. Fixed Expense			
Rent		4,200	50,400
Electricity Bill		400	4,800
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Guard		250	3,000
Generator		200	2,400
Total fixed Cost (D)		12,550	1,50,600
Net Profit (E) [C-D]		9,950	1,19,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	10	2,200	22,000	15	2,200	33,000	55,000
Cosmetics			20,000			10,000	30,000
Soyabin	200	80	16,000				16,000
Detergent	05	4,000	20,000				20,000
Biscuit	40	300	12,000				12,000
Water-melon	30	200	6,000	50	200	10,000	16,000
Apple & Orange	200	100	20,000				20,000
Others			20,000			7,000	27,000
Security			50,000				50,000
Total			1,86,000			60,000	2,46,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,86,000
- Investor Investment's :- 60,000
- Total :- 2,46,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Total Sales (A)	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Less. Variable Expense					
Grocery Item	5,950	1,78,500	21,42,000	22,49,100	23,61,555
Total variable Expense (B)	5,950	1,78,500	21,42,000	22,49,100	23,61,555
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	3,78,000	3,96,900	4,16,745
Less. Fixed Expense					
Rent		4,200	50,400	50,400	50,400
Electricity Bill		500	6,000	6500	7,000
Transportation		2,500	30,000	31,000	32,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Guard		250	3,000	3,000	3,000
Generator		200	2,400	3,000	3,500
Total Fixed Cost		13,450	1,61,400	1,63,600	1,65,600
Net Profit (E) [C-D]		18,050	2,16,600	2,33,300	2,51,145
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	2,16,600	2,33,300	2,51,145
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,96,600	4,05,900
	Total Cash Inflow	2,76,600	4,29,900	6,57,045
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,96,600	4,05,900	6,33,045

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Noadda Bustand,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest





Always
BEATS

500 ml
NASTY!

Watermelon
Pineapple

MADE IN THAILAND



F.T.I.
FRESH Apple
PRODUCT OF CHINA

THE
GATS





盘泰
PANTAI SIKULING
APPLES

Lata's Extra-Sweet
Apples

FRESH
APPAL

远进









PRODUCT OF CHINA

COVER UP

Handwritten text on a brown sack, including '1000' and 'kg'.

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Handwritten text on a white sack, including '1000' and 'kg'.

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