

Proposed NU Business Name: **PROTIMA STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ROTON CHONDRO PAL
Age	:	18-08-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brothers & 05 Sisters
Address	:	Vill: Tula Toli, P.O: Sonagazi, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUROBALA SUNDORI PAL
(iii) Father's name	:	LATE. MURANDRO KUMAR PAL
(iv) GB member's info	:	Branch: Chorcandia, Centre # 74 (Female), Member ID: 9554, Group No: 02 Member since :17-05-1992-1999 (07Years) First loan: BDT 3,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :NIL
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(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	:	12 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-558583
Mother's Contact No.	:	01793-164715
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUROBALA SUNDORI PAL joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PROTIMA STORE
Location	:	Zero Point, Sonagazi, Fani.
Total Investment in BDT	:	BDT 3,60,000/-
Financing	:	Self BDT 3,00,000/-(from existing business) 83% Required Investment BDT 60,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 05 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪Average 15 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months.

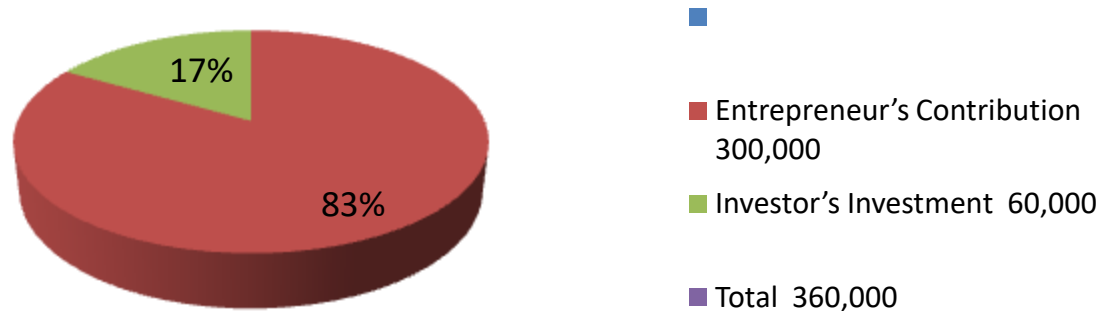
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cosmatic,Soap,Biskut,Oil,Brade,ETC	2600	78000	936000
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			
Cosmatic,Soap,Biskut,Oil,Brade,ETC	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contributon Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Electric Bill		700	8400
Rent		2000	24000
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		400	4800
Mobil Bill		400	4800
Total Fixed Cost (D)		9500	114000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmatic			70000			35000	105000
Soap	10	1800	18000	6	1800	10800	28800
Biskut	100	300	30000	33	300	9900	39900
Oli	2	4500	9000			0	9000
Drink	350	40	14000			0	14000
Brade	30	30	900			0	0
			0			0	
Security			150000			0	150000
Other			8100			4300	12400
Total	492		300000	39		60,000	360,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cosmatic,Soap,Biskut,Oil,Brade,ETC	3200	96000	1152000	1209600	1270080
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Cosmatic,Soap,Biskut,Oil,Brade,ETC	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Electric Bill		700	8400	8700	9000
Rent					
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7500	90000	91000	92030
Net Profit (E)= [C-D]		6900	82800	86940	91287
Investment Pay Back			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	82,800	86940	91287
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58800	121740
	Total Cash Inflow	142,800	145,740	213,027
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	58,800	121,740	189,027

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

