

**Proposed NU Business Name: BIAKASH STORE**



Project identification and prepared by: Md. Bellal Hossen  
Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>BIAKASH CHANDRA GOSH</b>
Age	:	18-04-1983 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 Sons & 0 1 Daughter
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Horipur P.O: Horipur P.S: Chagolnya, 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	:	<b>GITA RANI GOSH</b>
(iii) Father's name	:	<b>OMOL CHANDRA GOSH</b>
(iv) GB member's info	:	Branch: Pathan Nagor, Centre # 04 (Female), Member ID: 1302/1, Group No: 03 Member since 01-02-2001 (15 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :Nill-
(v) Who pays GB loan installment	:	No
(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	:	15 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-600012
Mother's Contact No.	:	01838-171820
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GITA RANI GOSH** joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BIAKASH STORE</b>
Location	:	Bangla Bazer,chagolnya, Feni
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 12 ft= 168 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He run his shop like as Cosmatice &amp; gift item.</li><li>▪The business is operating by entrepreneur. Existing on employee.</li><li>▪Collects goods from Feni.</li><li>▪Average 20% gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

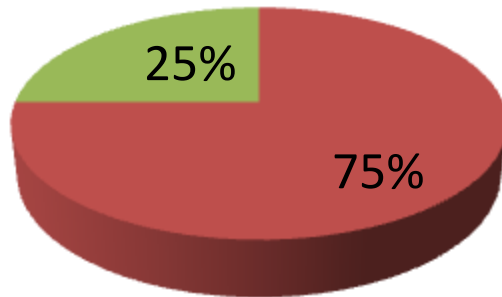
## Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Diner Set,Soap,Parashut Oil,Maril PouderETC	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Diner Set,Soap,Parashut Oil,Maril PouderETC	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		7800	93600
Net Profit (E)= [C-D]		4200	50400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Diner Set	10	2,100	21,000	10	2,100	21,000	42,000
Soap	100	35	3,500			0	3,500
Parasut Oil	40	90	3,600			0	3,600
Maril Powder	30	60	1,800			0	1,800
Fair and Lovely	50	80	4,000			0	4,000
While powder	50	40	2,000			0	2,000
cosmatic			50,000			20,000	70,000
Security			50,000			0	50,000
Others			14,100			9,000	23,100
	280	2405	150,000	10	2100	50,000	200000

### Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Diner Set,Soap,Parashut Oil,Maril PouderETC	2500	75000	900000	945000	992250
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Diner Set,Soap,Parashut Oil,Maril PouderETC	<b>2000</b>	<b>60000</b>	<b>720000</b>	756000	<b>793800</b>
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7800</b>	<b>93600</b>	<b>94300</b>	<b>95015</b>
<b>Net Profit (E)= [C-D]</b>		<b>7200</b>	<b>86400</b>	<b>90720</b>	<b>95256</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	<b>Total Cash Inflow</b>	<b>136,400</b>	<b>157,120</b>	<b>232,376</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66,400</b>	<b>137,120</b>	<b>212,376</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE

