

**Proposed NU Business Name: M/S.PROTIC STORE**

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sarkar,Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SREE PROSANTO KUMAR SARKAR</b>
Age	:	12-10-1984 ( 33 Years )
Education, till to date	:	Class-VIII
Marital status	:	married
Children	:	02 Dagutar 01 Son
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill:Artgori P.o- Monigram, P.S: Bagha Dist: Rajshahi .
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>SREE MOTI TULU RANI SARKAR</b>
(iii) Father's name	:	<b>SREE HORI NARAYAN SARKAR</b>
(iv) GB member's info	:	Branch: Monigram, Centre # 70 (Female) Member ID: 8364, Group No: 06 Member since: 10-08-2008 to (09Years) First loan: BDT – 5,000
Further Information:		Existing Loan: BDT 200,000, Outstanding loan: 164,416
(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	:	20 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-337871
Brother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREE MOTI TULU RANI SARKAR** joined Grameen Bank since 09 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>M/S.PROTIC STORE</b>
Location	:	Monigram, Bazar,Bagha, Rajshahi .
Total Investment in BDT	:	BDT -325,000/-
Financing	:	Self BDT 245,000/-(from existing business) 75% Required Investment BDT 80,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT-60,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Drinking Water,Soap,Dertergent &amp;etc Item.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

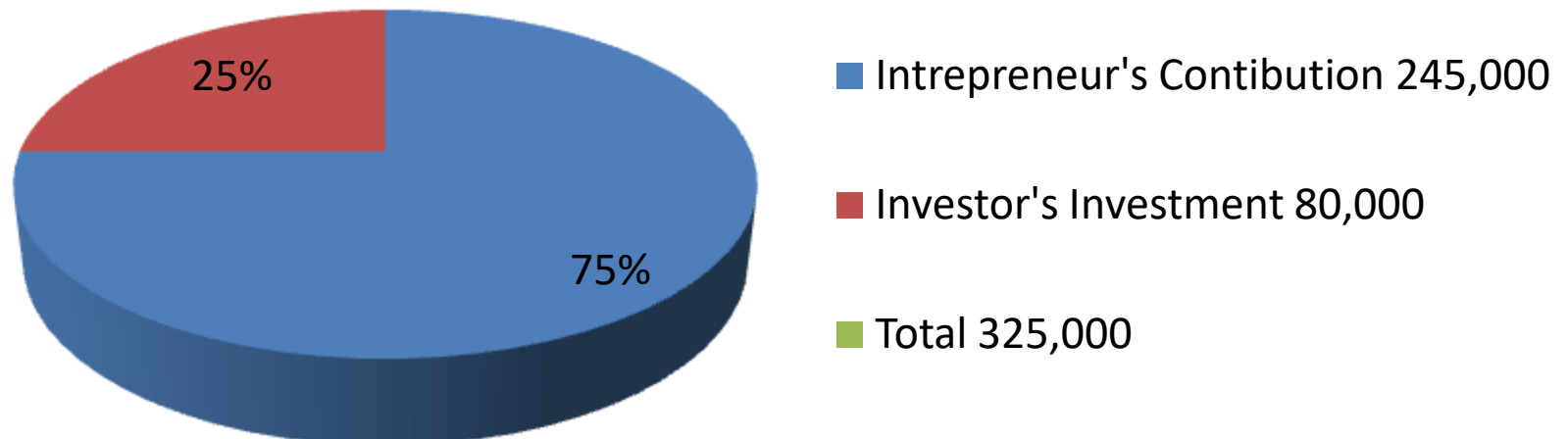
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Drinking Water, Soap, Detergent & etc Item	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less. Variable Expense</b>			
Drinking Water, Soap, Detergent & etc Item	4,250	127,500	1,530,000
<b>Total variable Expense (B)</b>	4,250	127,500	1,530,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
Rent		900	10,800
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>14,700</b>	<b>176,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Drinking Water (400x50)	20,000	20,000	40,000
Soap(1000x30)	30,000	30,000	60,000
Powder (100x50)	5,000	5,000	10,000
Detergent(600x50)	30,000	5,000	35,000
Others	100,000	20,000	120,000
Security of Shop	60,000		60,000
<b>Total</b>	<b>245,000</b>	<b>80,000</b>	<b>325,000</b>

## Source of Finance



## Financial Projection(BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Drinking Water,Soap,Dertergent &etc Item	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Less. Variable Expense</b>					
Drinking Water,Soap,Dertergent &etc Item	5,100	153,000	1,836,000	1,927,800	2,02,190
<b>Total variable Expense (B)</b>	5,100	153,000	1,836,000	1,927,800	2,02,190
<b>Contribution M. (CM) [C=(A-B)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		900	10,800	12,000	14,000
Electricity Bill		200	2,400	2,600	3,000
Transportation		1,000	12,000	13,000	14,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,600	3,000
Guard		100	1,200	1,300	1,400
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		300	3,600	4,000	4,500
<b>Total Fixed Cost</b>		<b>7,800</b>	<b>93,600</b>	<b>96,800</b>	<b>101,300</b>
<b>Net Profit (E) [C-D)</b>		<b>19,200</b>	<b>230,400</b>	<b>243,400</b>	<b>255,910</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	<b>230,400</b>	<b>243,400</b>	<b>255,910</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		198,400	409,800
	<b>Total Cash Inflow</b>	<b>310,400</b>	<b>441,800</b>	<b>665,710</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>198,400</b>	<b>409,800</b>	<b>633,710</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 20 Years  
Quality goods & services;  
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  
Political unrest

Pictures