

Proposed NU Business Name: **MA KORUNA STORE**



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	UTTOM CONDRO NONDI
Age	:	01-06-1992(25 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	2 Brother's & 1 Sister
Address	:	Vill: Kodomtoli P.O: Kodomtoli P.S: Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	JOSNA RANI
(iii) Father's name	:	GOURANGO CONDRO NONDI
(iv) GB member's info	:	Branch: Brahmonshason, Ghatail, Centre # 11 (male), Member ID: 2345, Group No: 06 Member since: 06-09-1980(36 Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: 200000, Outstanding loan: 110000
(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.)	:	None
Business Experiences and Training Info	:	08 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-177748
Family's Contact No.	:	01874-127035
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Gourango Condro Nondi Joined Grameen Bank Since 36 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

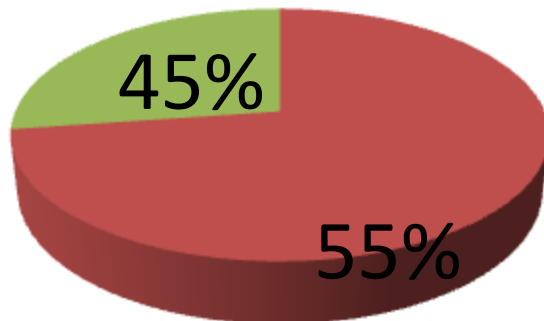
Business Name	:	MA KORUNA STORE
Location	:	Kodomtoli, Ghatail,Tangail.
Total Investment in BDT	:	BDT 967,000 Taka
Financing	:	Self BDT 667,000(from existing business) 55% Required Investment BDT 300,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 10,000 Taka.
Proposed Salary	:	BDT 10,000 Taka.
Size of shop	:	30 ft x 20 ft= 600 Square ft
Security of the shop	:	150,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow,Rice,Pulse,Oil,Vushi,Boot,Soap,Cosmetics Item,Salt,Biscuit,Suger,Ada,Chnachur,Shampoo,Tissue,Koel Etc. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The Shope is Rented. ▪Collects goods from Kodomtoli,Hamidpur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,Pulse,Oil,Vushi,Boot,Soap,Cosmetics Item,Salt,Biscuit,Suger,Ada,Chnachur,Shampoo,Tissue,Koel Etc.	10,000	300,000	3600000
Milk	800	24,000	288000
	0	0	0
Total Sales (A)	10,800	324,000	3888000
Less. Variable Expense			
Rice,Pulse,Oil,Vushi,Boot,Soap,Cosmetics Item,Salt,Biscuit,Suger,Ada,Chnachur,Shampoo,Tissue,Koel Etc.	9,000	270,000	3240000
Milk	340	10,200	122400
	0	0	0
Total variable Expense (B)	9,340	280,200	3362400
Contribution Margin (CM) [C=(A-B)]	1,460	43,800	525600
Less. Fixed Expense			
Rent		2300	27,600
Food Cost		10200	
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		10000	120,000
Salary (stuff)		0	0
Transportation		5000	60,000
Entertainment		300	3,600
Guard		300	3,600
Total fixed Cost (D)	0	28800	345,600
Net Profit (E) [C-D]		15,000	180,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2	150,000	300,000	0	0	0	300,000
Rice	15	2,050	30,750	50	2050	102500	133,250
Vushi	10	1,100	11,000	50	1100	55000	66,000
Flour	15	900	13,500	50	900	45000	58,500
Boot	2	3,700	7,400			0	7,400
Pulse	3	5,100	15,300	5	5100	25500	40,800
Oil	1	14,000	14,000	2	14000	28000	42,000
Soap	3	2,600	7,800			0	7,800
Biscuit	4	275	1,100	0	0	0	1,100
Cosmetics	1	40,000	40,000	1	17000	17000	57,000
Chira	2	2050	4,100	0	0	0	4,100
Salt	7	800	5,600			0	5,600
Suger	2	2,700	5,400	10	2700	27000	32,400
Ada	15	70	1,050			0	1,050
Noodles,Milk,juice,Chanachur,Tissu,Shampoo,Pen,Et c	1	60,000	60,000			0	60,000
Security	1	150000	150,000			0	150,000
Total	84	435,345	667,000	168	42850	300000	967,000

Source of Finance



Entrepreneur
Investment:667,000
Investor Investment:300,000
Total Investment:967,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk, Cow,Rice,Pulse,Oil,Vushi,Boot,Soap,Cosmetics Item,Salt,Biscuit,Suger,Ada,Chnachur,Shampoo,Tis sue,Koel Etc.	13000	390000	4680000	4914000	5159700
Milk	800	24000	288000	302400	317520
		0	0	0	0
Total Sales (A)	13800	414000	4968000	5216400	5477220
Less. Variable Expense		0	0	0	0
Milk, Cow,Rice,Pulse,Oil,Vushi,Boot,Soap,Cosmetics Item,Salt,Biscuit,Suger,Ada,Chnachur,Shampoo,Tis sue,Koel Etc.	11700	351000	4212000	4422600	4643730
Milk	340	10200	122400	128520	134946
		0	0	0	0
Total variable Expense (B)	12040	361200	4334400	4551120	4778676
Contribution Margin (CM) [C=(A-B)]	1760	52800	633600	665280	698544
Less. Fixed Expense					
Rent		2300	27600	28980	30429
Food Cost		10200			
Electricity Bill		400	4800	5040	5292
Mobile Bill		350	4200	4410	4630.5
Salary (self)		10000	120000	126000	132300
Salary(stuff)		0	0	0	0
Transportation		5000	60000	63000	66150
Entertainment		350	4200	4410	4630.5
Generator		0	0	0	0
Gurd		300	3600	3780	3969
Depriciation		0	0	0	0
Total Fixed Cost		28900	346800	364140	382347
Net Profit (E) [C-D]		23900	286800	301140	316197
Investment Payback			120000	120000	120000

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	300,000		
1.2	Net Profit	286800	301140	316197
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		166800	347940
	Total Cash Inflow	586800	467940	664137
2	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3	Net Cash Surplus	166800	347940	544137

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1 Others:0
Experience & Skill : 08 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





EAGLE BRAND
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वैशालक वैशालक

EAGLE BRAND
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50KG

विशालक

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FAMILY PICTURE

