

# Proposed NU Business NameE :DIPOK CHANDRA STORE



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Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>DIPOK CHANDRA PAL</b>
Age	:	10-05-1995(22Years)
Education, till to date	:	CLASS-FIVE
Marital status	:	Married
Children	:	1 SONS
No. of siblings:	:	2 Brothers
Address	:	ViLL:ROHITPUR P.O : ROHITPUR P.S: KARANIGONJ 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	:	<b>ANIMA RANI PAL</b>
(iii) Father's name	:	<b>NETAI CHANDRA PAL</b>
(iv) GB member's info	:	Branch: KOLATAIA Centre # 10/M(Female), Member ID: 1324/2, Group No: 03 Member since:1995-2005(10 Years) First loan: BDT 5,000/-              Existing loan :10,000/-
Further Information:		Outstanding loan: Nil
(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 & Skill	:	10 years of business experience.
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-451012
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE JAMILA BEGUM** joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

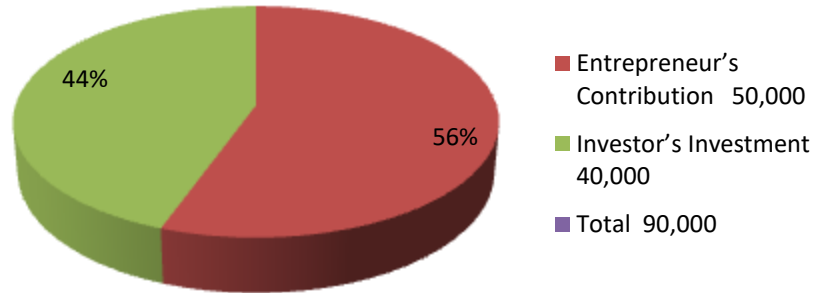
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>DIPOK CHANDRA STORE</b>
Location	:	ViLL:ROHITPUR P.O : ROHITPUR P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	But/-90000/-
Financing	:	Self BDT 50000/- (from existing business)56% Required Investment BDT 40000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 08 ft= 120square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing Copy Massion Others etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The business is won.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Copy Massion Others	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Copy Massion Others	2975	89250	1071000
Total Variable Expense	2975	89250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		4500	54000
Electric Bill		500	6000
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)			0
Mobile Bill		300	3600
Total Fixed Cost (D)		10400	124800
Net Profit (E)= [C-D]		5350	64200

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Copy Massion	1	25000	25000			Mudimal	40000	
Others			25000					
<b>Total</b>			50000				40000	<b>90000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Copy Massion Others</b>	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
<b>Copy Massion Others</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	1285200	<b>1349460</b>
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		4500	54000	54000	54000
Electric Bill		500	6000	6300	6600
Transportation		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>10400</b>	<b>124800</b>	<b>125260</b>	<b>125723</b>
<b>Net Profit (E)= [C-D]</b>		<b>7600</b>	<b>91200</b>	<b>95760</b>	<b>100548</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</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	40,000		
1.2	Net Profit	91,200	95750	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		75200	154950
	<b>Total Cash Inflow</b>	<b>131,200</b>	<b>170,950</b>	<b>255,498</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,200</b>	<b>154,950</b>	<b>239,498</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :08  
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

# এখানে মিষ্টি পান পাওয়া যায়

## পানের মূল্য তালিকা

জামাই সোহাগী	-	৫০ টাকা
বেনারসি	-	৩০ টাকা
দিলখোস	-	২০ টাকা
মুখবিলাস	-	১৫ টাকা

## চা এর মূল্য তালিকা

কফি চা	-	১০ টাকা
হাফ কফি	-	১০ টাকা
ফুলসি চা	-	১০ টাকা
ফুলসি চা	-	১০ টাকা
ইন চা	-	১০ টাকা
ইন্সপেক্ট চা	-	১০ টাকা
হাফসি চা	-	১০ টাকা
ব্লাক কফি	-	১০ টাকা
মালাই চা	-	১০ টাকা
মরবাল চা	-	১০ টাকা
পুদিনা চা	-	১০ টাকা

প্রা: দিপক

০১৭৩৬৪৫ঃ



এ দিনে পানের এবং কফির অর্ডার নেয়



