

Proposed NU Business Name: SHONTOS STORE

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Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patowari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHONTOS CHONDRO DAS
Age	:	05-05-1980 (37 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Brother
Address	:	Vill: Shohodeb pur P.O: Naitongor , P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARUL RANI DAS
(iii) Father's name	:	RAM CHONDRO DAS
(iv) GB member's info	:	Branch: , Centre # 04 (Female), Member ID:., Group No: Member since: First loan: BDT 5,000/- Existing loan: BDT 17,000/- Outstanding loan: BDT
Further Information:		Father
(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..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Vill: Shohodeb pur P.O: Naitongor , P.S: Kalihati , Dist: Tangail
Business Experiences and Training Info	:	Five years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01790-903928
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL RANI DAS joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

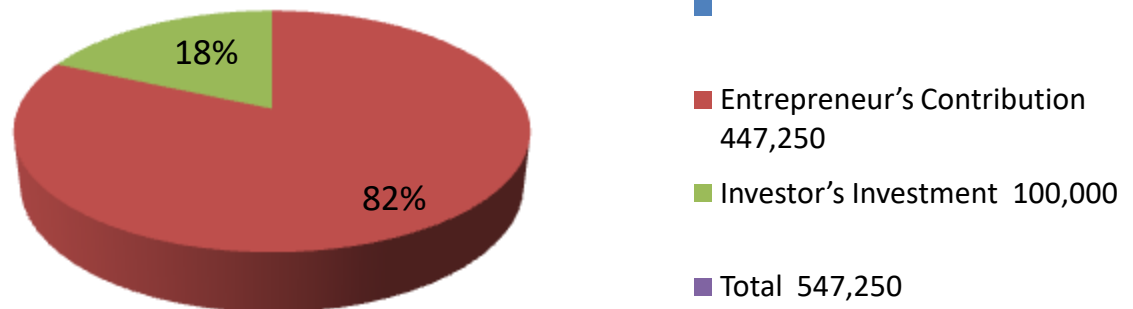
Business Name	:	SHONTOS STORE
Location	:	Shohodeb Pur ,sholakura bazar Kalihati,Tangail.
Total Investment in BDT	:	BDT 5,47,250
Financing	:	Self BDT 447250(from existing business) 82% Required Investment BDT 100,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 70000
Size of shop	:	14 ft x 08 ft= 30 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, , Flour, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. ▪The shop is own. ▪Collects goods from Bolla Bazar. ▪Agreed grace period is 4 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, , Flour, Soyabin oil, Salt, SoapSoft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc.	5,100	153,000	1,836,000
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Less. Variable Expense		0	0
Rice, , Flour, Soyabin oil, Salt, SoapSoft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc.	4,335	130,050	1,560,600
Total variable Expense (B)	4,335	130,050	1,560,600
Contribution Margin (CM) [C=(A-B)]	765	22,950	275,400
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6,000
Transportation		400	4,800
Salary (self)		7000	84,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Generator Bill			0
Mobile Bill		400	4,800
Generator Bill			0
Total fixed Cost (D)		14100	169200
Net Profit (E) [C-D]		8,850	106,200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	120	2300	276,000	30	2300	69,000	345,000
Flour	50	1200	6,000	10	1250	12,500	72500
, Salt,	4	2700	10,800	6	2700	16,200	27,000
Soft Drink			12,000			2,300	14,300
Soap			2,000			0	2,000
Coil	20	50	1,000				1,000
Biscuit			12,000				12,000
Other			15,250				15,250
Soyaben oil	30	90	2,700				2,700
Vushi	5	1100	5,500				5,500
ssecurity			50,000				50,000
			447,250			100,000	547250

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, , Flour, Soyabin oil, Salt, SoapSoft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc.	6,000	180,000	2,160,000	2,268,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense		0	0	0
Rice, , Flour, Soyabin oil, Salt, SoapSoft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc.	5,100	153,000	1,836,000	1,927,800
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200
Less. Fixed Expense				0
Rent		500	6,000	6,300
Electricity Bill		500	6,000	6,300
Transportation		400	4,800	5,040
Salary (self)		7000	84,000	88,200
Salary (self)		5,000	60,000	63,000
Entertainment		300	3,600	3,780
Generator Bill			0	0
Mobile Bill		500	6,000	6,300
Generator Bill			0	0
Total fixed Cost (D)		14200	170400	178,920
Net Profit (E) [C-D)		12,800	153,600	161,280
Payback			60000	60000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	153,600	161,280
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		93,600
	Total Cash Inflow	253,600	254,880
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	93,600	194,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 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





Sinthia











FAMILY PICTURE

