



Proposed NU Business Name : **Polash Store**

Business Category : **Micro Business,**



Business Proposal Identified & Prepared by : **Md Shirajul Islam Unit Incharge Keraniganj ,
Munsiganj,Zone 01.**

Business Proposal Verified by : **Md. Shirajul Islam**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Polash Das Vill: Baghair, Union: Tegharia, District: Dhaka
Age	: 33 years
Marital Status	: Married
Children	: 1 (One) Daughter
No. of siblings	: 1 (One) Brother and 1 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Heron Rani
(iii) Father's name	: Sibchoran Das
(iv) GB member's info	: Branch: Tegharia Keraniganj, Keranigong, Centre # 2 Loan no.: 1133, Member since 01 January 0001 First loan: Tk. 5,000 Last loan: Tk. 10,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

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

Education, till to date	:	JSC/Eight Pass(1 to 8 Pass)
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 8 (Eight) year(s) of experience in running his own business. He started the business with BDT 50,000 (Fifty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Businessman Mother's occupation: Housewife Occupation of other member(s): Businessman Developments from entrepreneur's current business are New Business Development etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01904498562
NU's NID/Birth Certificate No.	:	2613886515651
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Heron Rani was a GB member from 01 January 0001 to 01 January 0001, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Business.
- Finally GB loan helped her to improve Small business development.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Polash Store</i>
Address/ Location	:	Reshepara
Total Investment Required in BDT	:	Tk. 2,01,500/-
Financing	:	Self Tk. 1,41,500/- Required Investment Tk. 60,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	From Fire Distingue 5%

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,000	112,000	1,344,000
Total Sales/commission (A)	4,000	112,000	1,344,000
Less: Cost of Sales			
Cost of Product(s)	3,200	89,600	1,075,200
Total Cost of Sales and Services (B)	3,200	89,600	1,075,200
Gross Profit (C) [C=(A-B)]	800	22,400	268,800
Less: Operating Cost			
Non Cash Item			
Deprecation Expenses		42	500
Total Operating Cost (D)		42	500
Net Profit (C-D)		22,358	268,300

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
	Investment in products (All Kinds Of Grocery Items etc.)	90,000	30000	120000
Investment in Machinaries (All Kinds Of Grocery Items etc.)	Investment in Machinaries (Different types of Electric & Electronics Item etc.)	10,000	30,000	40,000
Cash in hand		1,500		1,500
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors				(0)
Other Arrear Expense		40000		40000
Total Capital		141,500	60000	201500

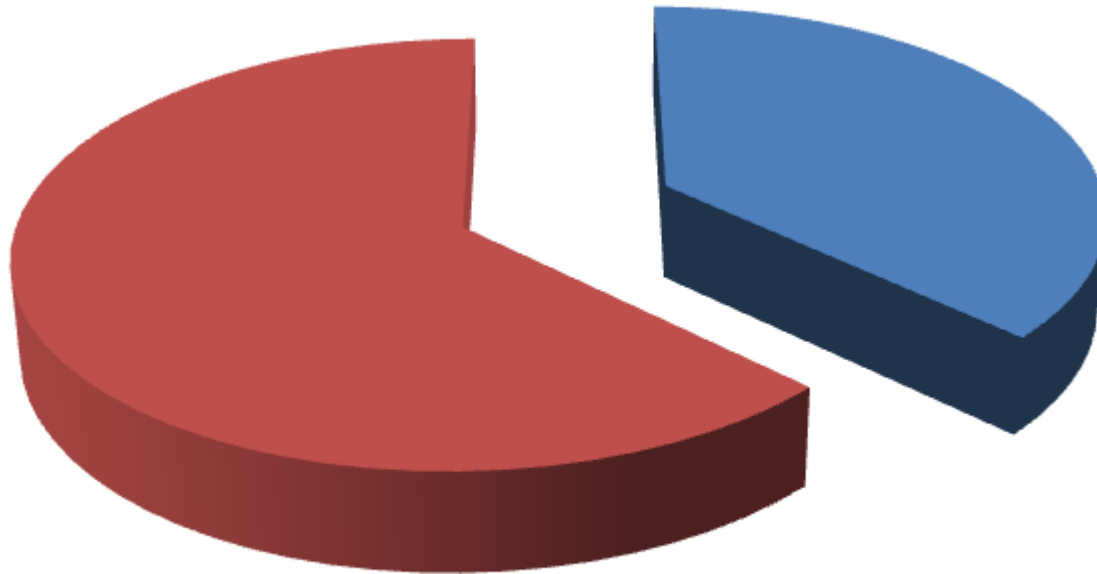
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 1,41,500 (70%)

■ GSSB's Investment BDT 60,000 (30%)

■ Total Capital BDT 2,01,500

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	4,000	112,000	1,344,000	4,400	123,200	1,478,400	4,840	135,520	1,626,240
Total Sales/commission (A)	4,000	112,000	1,344,000	4,400	123,200	1,478,400	4,840	135,520	1,626,240
Less: Cost of Sales									
Estimated cost of Product(s)	3,200	89,600	1,075,200	3,520	98,560	1,182,720	3,872	108,416	1,300,992
Est. Total Cost of Sales and Services (B)	3,200	89,600	1,075,200	3,520	98,560	1,182,720	3,872	108,416	1,300,992
Gross Profit (C) [C=(A-B)]	800	22,400	268,800	880	24,640	295,680	968	27,104	325,248
Less: Operating Cost									
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Entertainment Expenses		200	2,400		220	2,640		242	2,904
Transportation Expense		200	2,400		220	2,640		242	2,904
Mobile Bill		300	3,600		330	3,960		363	4,356
Electricity Bill		400	4,800		440	5,280		484	5,808
Ownership Transfer Fee		1,073	8,584		1,073	12,876		1,073	12,874
Non Cash Item									
Depriciation Expenses		292	3,500		292	3,500		292	3,504
Total Operating Cost (D)		7,465	85,284		8,075	96,896		8,746	104,950
Net Profit (C-D)		14,935	183,516		16,565	198,784		18,358	220,298
Retained Income			183,516			382,300			602,598

Notes: 1. Agreed grace period: Four months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	192100	211660	233172
1.3	Depreciation Expense	3500	3500	3504
1.4	Opening Balance of Cash Surplus	1000	145096	283000
	Total Cash Inflow	256600	360256	519676
2.0	Cash Outflow			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	51504	77256	77242
	Total Cash Outflow	111504	77256	77242
3.0	Total Cash Surplus	145096	283000	442434

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (8 Years)

WEAKNESS

OPPORTUNITIES

THREATS





