

Proposed NU Business Name: **SATHI STORE**



Project identification and prepared by: Md Sirajul Islam,
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	KOLPONA RANI DAS
Age	:	24-05-1985 (30 Years)
Education, till to date	:	Signature
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Betduba, P.O: Kalihati, 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	:	SWAROSWATI RANI DAS
(iii) Father's name	:	LITON DAS
(iv) GB member's info	:	Branch: Bolla Kalihati, Centre # 25 (Female), Member ID: 2000, Group No: 04 Member since: 30-06-2005 (10 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	Ten years experience in running business. She has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-046216
Brother Contact No.	:	01621-176896
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

SWAROSWATI RANI DAS joined Grameen Bank since 10 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in family.

Proposed Nobin Udyokta Business Info

Business Name	:	SATHI STORE
Location	:	Betdoba, Kalihati, Tangail.
Total Investment in BDT	:	BDT 1,00,000
Financing	:	Self BDT 40,000(from existing business) 40% Required Investment BDT 60,000(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of pond	:	18 ft x 08 ft= 225 square ft
Security of shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice pulse, Soft drinks, Oil, Cosmetics, Biscuit Egg etc. ▪Provide Flexi-load service. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The entrepreneur is owner of the shop. ▪Collects goods from Hamidpur, Kalihati. ▪Agreed grace period is 4 months.

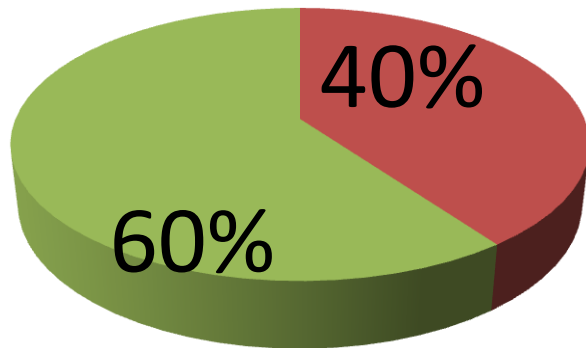
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery products	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Grocery products	1,530	45,900	550,800
Total variable Expense (B)	1,530	45,900	550,800
Contribution Margin (CM) [C=(A-B)]	270	8,100	97,200
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		100	1,200
Transportation		500	6,000
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,900	58,800
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (6 x 1500)	9,000	30,000	39,000
Flour (1 x 1100)	1,100	3,300	4,400
Soyabin Oil (30 litre x 85)	2,550	5,100	7,650
Mosquito Coil (45 x 40)	1,800	1,000	
Pulse, Biscuit, Washing powder, Chips, Khata, Brush, Tooth Paste, Spice etc	10,550	20,600	31,150
Flexi-load	15,000	0	15,000
Total	40,000	60,000	1,00,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 60,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery products	2,700	81,000	972,000	1,020,600
Total Sales (A)	2,700	81,000	972,000	1,020,600
Less. Variable Expense				
Grocery products	2,295	68,850	826,200	867,510
Total variable Expense (B)	2,295	68,850	826,200	867,510
Contribution Margin (CM) [C=(A-B)]	405	12,150	145,800	153,090
Less. Fixed Expense				
Electricity Bill		300	3,600	4,000
Mobile Bill & SMS Monitoring		200	2,400	3,000
Transportation		800	9,600	10,500
Salary (self)		4,000	48,000	48,000
Non Cash Item				
Depreciation		250	3,000	3,000
Total Fixed Cost		5,550	66,600	68,500
Net Profit (E) [C-D]		6,600	79,200	84,590
Investment Payback			36,000	36,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	79,200	84,590
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		46,200
	Total Cash Inflow	142,200	133,790
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	46,200	97,790

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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





















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
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১৫৯

নাম: কল্পনা রানী দাস

Name: KOLPONA RANI DAS

বাহী: নিউন দাস

মাতা: হরহরী রানী দাস

Date of Birth: 24 May 1985

ID NO: 9324704231186

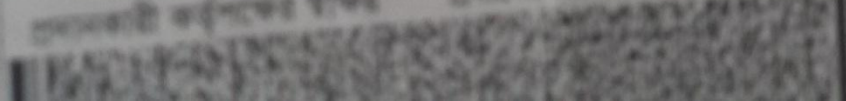
এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রের জাতীয় পত্রে
 প্রদর্শিত শাসন পত্রের নিম্নলিখিত পত্রটি অধিনে করা গেছে।

ঠিকানা: বাস/স্বদেশি: মাস শাহা, গ্রাম/পাড়া: পশ্চিম জেজেরা, পশ্চিম জেজেরা,
 জেলা: কালিয়ারী - ১৯৭০, কালিয়ারী পৌরসভা, কালিয়ারী, টাঙ্গাইল

Signature

জাতীয় পরিচয়পত্রের বাস

প্রদানের তারিখ: ০৯/০৭/২০১৭



FAMILY PICTURE

