

Proposed NU Business Name: **SREE KRISHNA STORE**



Project identification and prepared by: Md.Mozammal Haque,
Jamurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	PARTHA PAL
Age	:	12-11-1997 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Pakula , P.O:Jamurki P.S: Mirzapur 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	:	SHOMA RANI PAL
(iii) Father's name	:	PARIMAL PAL
(iv) GB member's info	:	Branch: Jamurki Mirzapur, Centre # 22(Male), Member ID: 6254, Group No: 08 Member since: 26-02-2003(12 Years) First loan: 2000/- taka.
Further Information:		Existing Loan: 200000/- taka, Outstanding loan: 76,800/- taka
(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 and Training Info	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733886752
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki. Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARIMAL PAL joined Grameen Bank since *12 Years* ago. At first she took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Business & house development and cow health development.

Proposed Nobin Udyokta Business Info

Business Name	:	SREE KRISHNA STORE
Location	:	Pakula Baazar, Mirzapur, Tangail
Total Investment in BDT	:	BDT 5,50,000
Financing	:	Self BDT 1,75,000 (from existing business) 64% Required Investment BDT 1,00,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Jewelry, Soap, Shampoo, Paste, Mirror, Hair brush , Bag etc .▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Dhaka.▪Agreed grace period is 4 months.

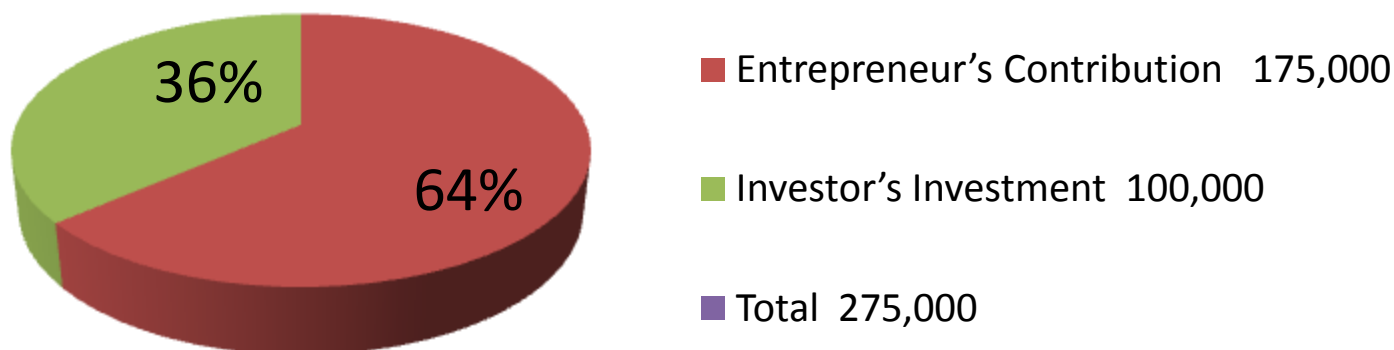
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics & Jewelry	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Cosmetics & Jewelry	3400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Electricity bill		1000	12000
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		8,700	104400
Net Profit (E)= [C-D]		9,300	111600

Investment Breakdown

Particulars	Existing	Proposed	Total
Soap, Shampoo, Paste , Detergent ,Coconut oil, Cream	37,000		37000
Senora,Tissue,Mehedi,Hair brush, Bag,Hair brush	28,000		28000
Loshion,Facewash.Other Cosmetics	60,000	100,000	160000
Jewelry	50,000		50000
Total	175,000	100,000	275000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cosmetics & Jewelry	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
Less Variable Expense					
Cosmetics & Jewelry	5100	153000	1836000	1927800	2024190
	0				
Total variable Expense (B)	5,100	153000	1836000	1927800	2024190
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200	357210
Less Variable Expense					
Electricity bill		1000	12000	14600	14600
Transportation		2,500	30,000	52,000	52000
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	5000	5000
Guard		100	1200	1200	1200
Mobile bill		400	4800	5000	5000
Total fixed cost (D)		9,400	112,800	137,800	136600
Net Profit (E)= [C-D]		17600	211200	202,400	220610
Investment Payback			60,000	60,000	60,000

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

SR#	<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	100,000		
1.2	Net Profit	211,200	202,400	220610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151,200	293600
	Total Cash Inflow	311200	353600	514210
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)	60000	60000	60000
	Total Cash Outflow	160,000	60000	
3	Net Cash Surplus	151,200	293600	454210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
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



LUX

বিশ্বের সেরা পারফিউমে
লাড়িয়ে দাও মোহমবাতা

শ্রী বৃক্ষ স্টোর



পাকুল্যা বাজার, তাঁংগা













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FAMILY PICTURE

