

Proposed NU Business Name: **CHOWDHURY STOR**



Project identification and prepared by: : Md. Abadot Hossain
Sarkar,
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	UZZAL CHOWDURY
Age	:	17-06-1982 (33 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Delduar P.O: Delduar P.S: Delduar, 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	:	BASNA CHOWDURY
(iii) Father's name	:	NARAYON CHOWDURY
(iv) GB member's info	:	Branch: Delduar, Centre # 12 (Male), Member ID: 4835, Group No: 08 Member since: 25/05/1995 to 09/03/2008 (13Years) First loan: BDT 2000 /-
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 and Training Info	:	15 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.	:	01937-575069
Family's Contact No.	:	01726-465430
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NARAYON CHOWDURY joined Grameen Bank since 13 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	CHOWDHURY STOR
Location	:	Delduar Bazar, Delduar, Tangail.
Total Investment in BDT	:	BDT 5,27,000/-
Financing	:	Self BDT 3,77,000/- (from existing business) 72% Required Investment BDT 1,50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 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; Rice, Pulse, Soap, Cosmetics ,Washing Powder, Tooth Past, Noodle, Salt etc . ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing 1 employee. ▪After getting equity fund one employee will be appointed. ▪ Entrepreneur is owner of the shop. ▪Collects goods from Tangail . ▪Agreed grace period is 3 months.

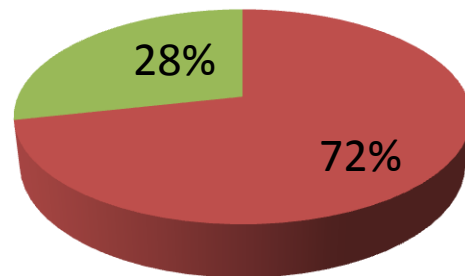
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Grocery Item	4,250	1,27,500	15,30,000
Total variable Expense (B)	4,250	1,27,500	15,30,000
Contribution Margin (CM) [C=(A-B)]	750	22,200	2,70,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Transportation		2,000	24,000
Electricity Bill		200	2,400
Salary (self)		5,000	60,000
Salary (1 Employees)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		12,600	1,51,200
Net Profit (E) [C-D]		9,600	1,18,00

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (20 x 1,500)	30,000	15,000	2,00,000
Sugar (10 x 2300)	23,000		4,00,000
Soyabin Oil (5 Dram x 14700)	73,500		73,500
Cosmetics	30,000	30,000	60,000
Flour (5 x1200)	6,000	6,000	12,000
Silver (200 kg x290)	58,000	58,000	1,16,000
Gift Set (200 set x150)	30,000		30,000
Glass Set (50 set x 180)	9,000		9,000
Basket (25 x400)	10,000		10,000
Washing Powder, Tooth Past, Noodle, Salt etc	1,08,000	41,000	1,49,000
Total	3,77,000	1,50,000	5,27,000

Source of Finance



- Entrepreneur's Contribution 377,000
- Investor's Investment 150,000
- Total 527,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	7,500	22,5,000	27,00,000	28,35,000	29,76,750
Total Sales (A)	7,500	22,5,000	27,00,000	28,35,000	29,76,750
Less. Variable Expense					
Grocery Item	6,375	1,91,250	22,95,000	24,09,750	25,30,237
Total variable Expense (B)	6,375	1,91,250	22,95,000	24,09,750	25,30,237
Contribution Margin (CM) [C=(A-B)]	1,125	33,750	4,05,000	4,25,250	4,46,512
Less. Fixed Expense					
Electricity Bill		200	2,400	13,000	13,500
Mobile Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	25,000	26,000
Entertainment		200	2,400	2,400	2,400
Salary (2 Employees)		8,000	96,000	96,000	96,000
Total Fixed Cost		15,700	1,88,400	2,00,000	2,01,500
Net Profit (E) =[C-D]]		18,050	2,16,600	2,25,250	2,45,012
Investment Payback			60,000	60,000	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>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	2,16,600	2,25,250	2,45,012
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,56,600	3,21,850
	Total Cash Inflow	3,66,600	3,81,850	5,66,862
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000	60,000	60,000
3	Net Cash Surplus	1,56,600	3,21,850	5,06,862

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Delduar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











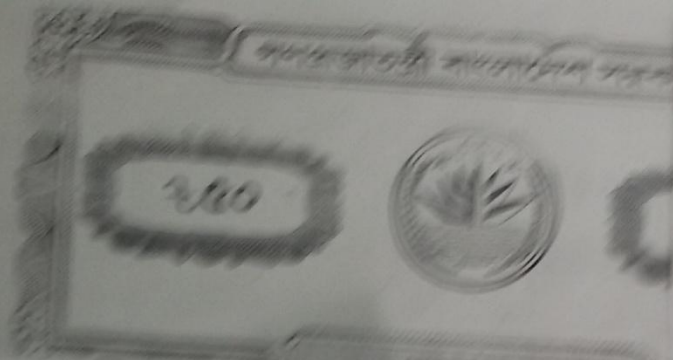
কাপড়কে
নতুনের

চৌধুরী স্টোর দেলদুয়া



কাপড়কে
নতুনের

চৌধুরী স্টোর দেলদুয়া



নাম: [Name]
পদ: [Position]
সংস্থা: [Organization]



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এই সনদের মাধ্যমে [Statement]
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সংসদীয় সদস্য ইউনিয়ন পরিষদ কার্যালয়

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FAMILY PICTURE

