

Proposed NU Business Name: **PORIMOL VARIETIES STORE**



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Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	PORIMOL
Age	:	07-05-1982 (34 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Sister 2 Brother
Address	:	Vill: Kait, P.O: Murail, P.S: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOLINA
(iii) Father's name	:	PROSNOCHANDRA
(iv) GB member's info	:	Branch: Norohotto, kahalu, Centre # 09(Female), Member ID: 2013, Group No: 05 Member since: 15-10-1996 (9Years) First loan: BDT -2000
Further Information:		Existing Loan: BDT 10000, 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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721212619
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOLINA joined Grameen Bank since 9 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PORIMOL VARIETIES STORE
Location	:	-
Total Investment in BDT	:	BDT 80000/-
Financing	:	Self BDT 30,000/-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 10 ft= 250 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; grocery item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from kahalua, Bogra.▪Agreed grace period is 3 months.

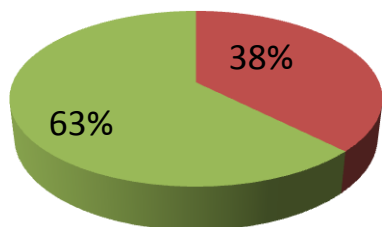
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics,Betel leaf,Biscuit	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less Variable Expense			
Cosmetics,Betel leaf,Biscuit	1600	48000	576000
Total variable Expense (B)	1,600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		600	7200
Electricity bill		400	4800
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		200	2400
Total fixed cost (D)		6,800	81600
Net Profit (E)= [C-D]		5,200	62400

Investment Breakdown

Particulars	Existing	Proposed	Total
Biscuit, Chanachur	12,000	10,000	22000
Bekari, Betel leaf,etc	10,000	20,000	30000
Cosmetics, others	8,000	20,000	28000
	30,000	50,000	80000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cosmetics,Betel leaf,Biscuit	3000	90000	1080000	1134000
Total Sales (A)	3000	90000	1080000	1134000
Less Variable Expense				
Cosmetics,Betel leaf,Biscuit	2400	72000	864000	907200
Total variable Expense (B)	2,400	72000	864000	907200
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800
Less Variable Expense				
Rent		600	15,000	15,000
Electricity bill		600	7200	7400
Transportation		500	6,000	6,400
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Mobile bill		300	3600	3800
Total fixed cost (D)		7,300	95,400	96,200
Net Profit (E)= [C-D]		10700	128400	130,600
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5(Year)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	128,400	130,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		98,400
	Total Cash Inflow	178400	229000
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	98,400	199000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

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FAMILY PICTURE

