

Proposed NU Business Name: **PUJA STORE**



Project identification and prepared by: Md. Nurul Islam,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHONJID SHORKER
Age	:	02-04-1984 (32 Years)
Education, till to date	:	CLASS VIII
Marital status	:	Married
Children	:	1 SON 1 DAUGHTER
No. of siblings:	:	3 Brothers
Address	:	Vill: Borotia, P.O: Pathrail, P.S: Tangail, 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	:	HIRON BALA SARKAR
(iii) Father's name	:	LATE ANONDA MOHON SARKAR
(iv) GB member's info	:	Branch: Silimpur, Centre # 46(Female), Member ID: 2117, Group No: 02 Member since: 07-08-1990 to 2001 (10Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: BDT 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	:	4 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.	:	01724489643
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE ANONDA MOHON SARKAR joined Grameen Bank since 10 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

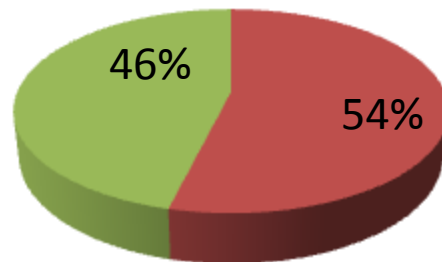
Business Name	:	PUJA STORE
Location	:	Aloa vorotiya
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 90,000/-(from existing business) 47% Required Investment BDT 1,00,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft= 100 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; Electric Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪Collects goods from, Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaru itrems	2700	81000	972000
Total Sales (A)	2700	81000	972000
Less Variable Expense			
Grocaru itrems	2295	68850	826200
Total variable Expense (B)	2,295	68850	826200
Contribution Margin (CM) [C=(A-B)]	405	12150	145800
Less Variable Expense			
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		6,700	80400
Net Profit (E)= [C-D]		5,450	65400

Investment Breakdown			
Particulars	22000	Proposed	Total
Freeze,Tv	28,000	17,000	45000
Rice, flour, palse,egg	25,000	23,000	48000
Biscuit, chanachur,soap.,coil others	17,000	20,000	37000
	70,000	60,000	130000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 60,000
- Total 130,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocaru itrems	4000	120000	1440000	1512000
Item				
Total Sales (A)	4000	120000	1440000	1512000
Less Variable Expense				
Grocaru itrems	3400	102000	1224000	1285200
Item				
Total variable Expense (B)	3,400	102000	1224000	1285200
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800
Less Variable Expense				
Electricity bill		500	6000	6400
Transportation		1,400	16,800	17,400
Salary (self)		5000	60000	60000
Entertainment		100	1200	7400
Mobile bill		350	4200	4300
Total fixed cost (D)		7,350	88,200	95,500
Net Profit (E)= [C-D]		10650	127800	131,300
Investment Payback			36,000	36,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	127,800	131,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		91,800
	Total Cash Inflow	187800	223100
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)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	91,800	187100

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









5000
V-V
1000

paints

MR. ENERGY

1000







FAMILY PICTURE

