

## Proposed NU Business Name: **ARJUN STORE**



Project identification and prepared by: MD. Abdul Mannan  
Talukdar,  
Rajshahi Sadar Unit, Rajshahi  
Project verified by: MD. Abdul Mannan Talukdar



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SREE ARJUN KUMAR MANDAL</b>
Age	:	26-06-1987 (29 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Chak Kapashia, P.O: Choumohonii, P.S: Charghat Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SREEMOTI SUNDORI RANI</b>
(iii) Father's name	:	<b>SREE MONTU CHANDRA MANDAL</b>
(iv) GB member's info	:	Branch: Eusufpur,Charghat, Centre # 04(Female), Member ID: 1063/5, Group No:01 Member since: 13-12-11 ( 04 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 8360
(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	:	10 years experience in running business. Own business 7 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822044001
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREEMOTI SUNDORI RANI** joined Grameen Bank since 4 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARJUN STORE</b>
Location	:	Choumohoni Bazaar, Charghat, Rajshahi
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	ft x ft= square ft
Security of the shop	:	BDT 60000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Cosmetics, Others</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Banesshow,Rajshahi, Katakali.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Flour, Cosmetics, Others	4800	144000	1728000
<b>Total Sales (A)</b>	4800	144000	1728000
<b>Less Variable Expense</b>			
Rice, Flour, Cosmetics, Others	4080	122400	1468800
<b>Total variable Expense (B)</b>	4,080	122400	1468800
<b>Contribution Margin (CM) [C=(A-B)]</b>	720	21600	259200
<b>Less Variable Expense</b>			
Rent		1,600	19200
Electricity bill		450	5400
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		4000	48000
Entertainment		100	1200
Guard		200	2400
Mobile bill		600	7200
<b>Total fixed cost (D)</b>		13,950	167400
<b>Net Profit (E)= [C-D]</b>		7,650	91800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	20	1500	30,000	0	0	18,000	48,000
Flour	6	750	4,500	0	0	6,500	11,000
Soap,Diteregent	0	0	2,000	0	0	21,500	23,500
Cosmetics	0	0	20,000	0	0	0	20,000
Oil cake, bran, salt	0	0	14,500			15,000	29,500
Others	0	0	29,000	0	0	19,000	48,000
<b>Total</b>		<b>2250</b>	<b>100,000</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>180,000</b>

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Rice, Flour, Cosmetics, Others	6000	180000	2160000	2268000
<b>Total Sales (A)</b>	6000	180000	2160000	2268000
<b>Less Variable Expense</b>				
Rice, Flour, Cosmetics, Others	5100	153000	1836000	1927800
<b>Total variable Expense (B)</b>	5,100	153000	1836000	1927800
<b>Contribution Margin (CM) [C=(A-B)</b>	900	27000	324000	340200
<b>Less Variable Expense</b>				
Rent		1,600	19200	19,200
Electricity bill		650	7800	8200
Transportation		2,500	30000	31,000
Salary (self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		100	1200	1200
Guard		200	2400	2400
Mobile bill		650	7800	800
<b>Total fixed cost (D)</b>		14,500	174000	168,400
<b>Net Profit (E)= [C-D]</b>		12500	150000	171,800
Investment Payback			<b>48000</b>	<b>48000</b>



## 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	80,000	
1.2	Net Profit	150,000	171,800
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		2,000
	<b>Total Cash Inflow</b>	230000	274800
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	228,000	48000
3	<b>Net Cash Surplus</b>	2,000	34800

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# FAMILY PICTURE

