

Proposed NU Business Name: **CHONCHOL STORE**



Project identification and prepared by: Md Mozaharul Islam,
Bogra Sadar Unit, Bogra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE CHANCHOL KUMAR DAS
Age	:	18-09-1987 (29 Years)
Education, till to date	:	Class 10
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Sister, 3 Brothers
Address	:	Vill: Bejora, P.O: Madla, P.S: Shahajahanpur, 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	:	SREEMOTI MINOTI RANI DAS
(iii) Father's name	:	SREE NIRMOL CHANDRA DAS
(iv) GB member's info	:	Branch: Sultangonj Kahalo, Centre # 46(Female), Member ID: 1853/1, Group No: 03 Member since: 05-08-2006 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: BDT 10,233
(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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-549771
Mother's Contact No.	:	01742-074948
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI MINOTI RANI DAS joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHONCHOL STORE
Location	:	Bonani Hat road, Bonani, Shahajahanpur, Bogra
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 85,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 ft x 8 ft= 40 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Soft Drinks, Biscuit etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

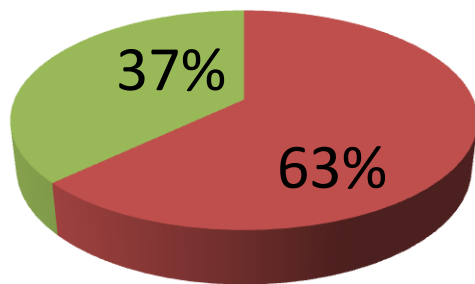
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Grocery Item	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		500	6,000
Guard		150	1,800
Total fixed Cost (D)		9,150	109,800
Net Profit (E) [C-D]		5,250	63,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	100	100	10,000	105	100	10,500	20,500
Biscuit	200	100	20,000	205	100	20,500	40,500
Chips	50	100	5,000	70	100	7,000	12,000
Chocolate	100	20	2,000	100	20	2,000	4,000
Banana, Bread	80	100	8,000	100	100	10,000	18,000
Security	1	40000	40,000	0	0	0	40,000
Total	531		85,000	580		50,000	135,000

Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 50,000
- Total 135,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	1.5 Year
Revenue (sales)				
Grocery Item	4,700	141,000	1,692,000	846,000
Total Sales (A)	4,700	141,000	1,692,000	846,000
Less. Variable Expense				
Grocery Item	3,995	119,850	1,438,200	719,100
Total variable Expense (B)	3,995	119,850	1,438,200	719,100
Contribution Margin (CM) [C=(A-B)]	705	21,150	253,800	126,900
Less. Fixed Expense				
Rent		1,500	18,000	9,000
Electricity Bill		700	8,400	4,200
Mobile Bill		400	4,800	2,400
Salary (self)		5,000	60,000	30,000
Transportation		1,200	14,400	7,200
Entertainment		500	6,000	3,000
Guard		150	1,800	900
Salary (staff)		3,000	36,000	18,000
Total Fixed Cost		12,450	149,400	74,700
Net Profit (E) [C-D]		8,700	104,400	52,200
Investment Payback			40,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	104,400	52,200
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		64,400
	Total Cash Inflow	154,400	116,600
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)	40,000	20,000
	Total Cash Outflow	90,000	20,000
3	Net Cash Surplus	64,400	96,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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





নতুন সম্পর্কে

বর্ষের জয় উৎসব সিম্ব কিলেই





100% CHOCOLATE

100% CHOCOLATE
Roasting Co.

MILK

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মিঃ কুকি

TIP

কুকি

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Duplex

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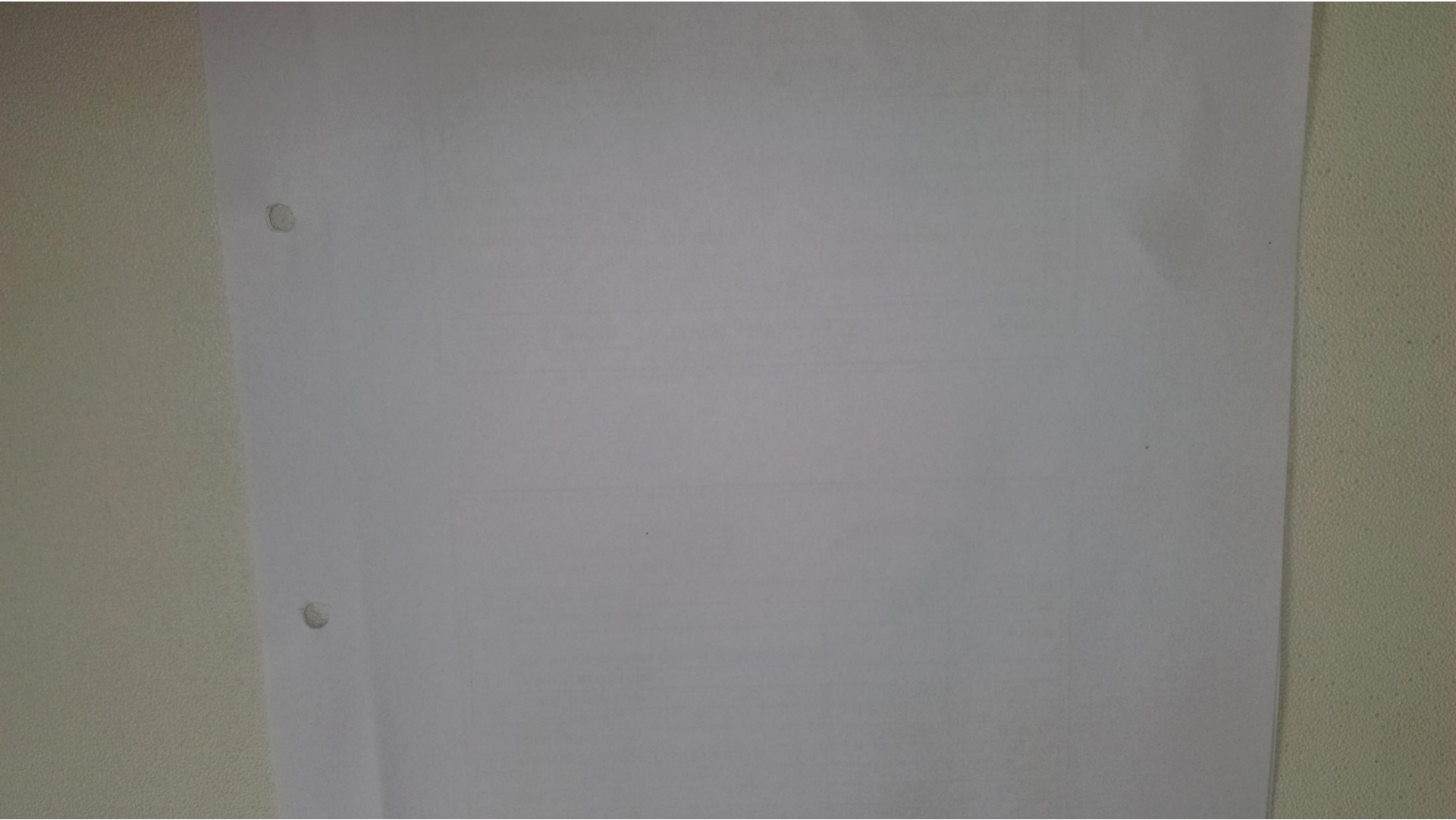
Duplex

SPEED

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কুকি





FAMILY PICTURE

