

Proposed NU Business Name: **GONESH STORE**



Project identification and prepared by: Md Anisar Rahman
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	CHANDAN MAJUMDAR
Age	:	18-02-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	05 Brothers 01 Sister
Address	:	Vill: Purba Sekandarpur , P.O: Sekandarpur , P.S: Dagonbhuiyan , Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHISHU BALA MAZUMDAR
(iii) Father's name	:	GANESH MAZUMDAR
(iv) GB member's info	:	Branch : Dagonbhuiyan , Centre : 12 (Female), Member ID: 4423 , Group No: 06 Member since: 2008 to 2013 (06 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT NIL Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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	:	14 years experience in running business. 12 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01881-742986
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHISHU BALA MAZUMDAR joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	GONESH STORE
Location	:	Kalibari Road, Boiragir Hat, Dagonbhuiya, Feni
Total Investment in BDT	:	BDT 450000/-
Financing	:	Self BDT 370000/- (from existing business) 82% Required Investment BDT 60000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 05 ft= 50 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Groceries Items Etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuiyan.▪Agreed grace period is 3 months.

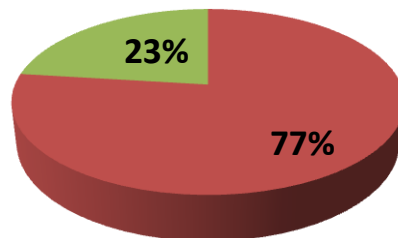
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries items	3700	111000	1332000
Total Sales (A)	3700	111000	1332000
Less Variable Expense			
Grocaries items	3145	94350	1132200
Total variable Expense (B)	3,145	94350	1132200
Contribution Margin (CM) [C=(A-B)]	555	16650	199800
Less Variable Expense			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		300	3600
Generator		150	1800
Mobile bill		500	6000
Total fixed cost (D)		8,250	99000
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pulse	4	3000	12,000	5	2,000	10,000	22,000
Oil	2	1750	3,500	4	2000	8,000	11,500
Yellow powder	1	7000	7,000	5	2000	10,000	17,000
Pepper Powder	1	7500	7,500	2	7000	14,000	21,500
Sugar	1	3000	3,000	0	0	0	3,000
Atta	1	1500	1,500	0	0	0	1,500
Others	1	85500	85,500	1	18000	18,000	103,500
Security	1	80000	80,000	0	0	0	80,000
Total	12	0	200,000	17	0	60,000	260,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 60,000
- Total 260,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocaries items	5500	165000	1980000	2079000	2182950
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less Variable Expense					
Grocaries items	4675	140250	1683000	1767150	1855507.5
Total variable Expense (B)	4,675	140250	1683000	1767150	1855507.5
Contribution Margin (CM) [C=(A-B)	825	24750	297000	311850	327442.5
Less Variable Expense					
Rent		1,000	12000	12,000	12000
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		300	3600	3600	3600
Generator		150	1800	1800	1800
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		8,250	97,200	98,300	99400
Net Profit (E)= [C-D]		16500	198000	213,550	228042.5
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	198,000	213,550	228042.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		174,000	363550
	Total Cash Inflow	258000	387550	591592.5
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	174,000	363550	567592.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 14 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







FAMILY PICTURE

