

Proposed NU BusinessName: Puza Store



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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	pintu Chandro Shaha,
Age	:	19-02-1983(34 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	1 Son,1Doughter
No. of siblings:	:	2Brothers, 1 Sister.
Address	:	Vill: Kabila para, P.O:pora Bari P.S: Tangail Sadar , 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	:	Shondha Rani Shaha
(iii) Father's name	:	Mrinal Kanty Shaha
(iv) GB member's info	:	Branch:Rokhit Belta Centre # 13(male), Member ID : 1755 , Group No: 02 Member since:03/03/1990(27 Years) First loan: BDT 3000 /-
Further Information:		Existing Loan :20,000 Outstanding loan:147200
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713503770
Family's Contact No.	:	01719435638
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrinal Kanty Shah joined Grameen 27 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	puza Store
Location	:	Purbo Kabila para, Porabari , Tangail
Total Investment in BDT	:	BDT 227,500/-
Financing	:	Self BDT 157,500/- (from existing business 69% Required Investment BDT 70,000/- (as equity) 31 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300square 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, Cold drink, Rice, Dall, Shoe, Cosmetics etc.▪The business is operating by entrepreneur. Existing no employee.▪Average 12% gain on sales.▪The shop is Own.▪Collects goods from Tangail, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

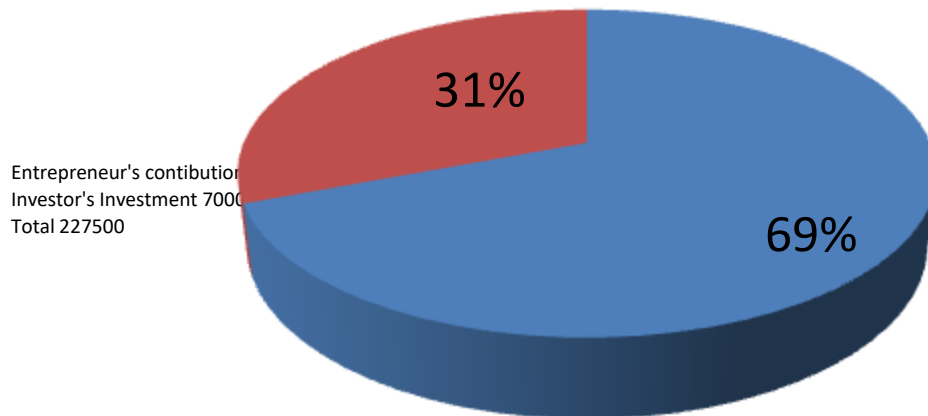
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cold drink,Rice, Dall,Shoe,Cosmetics etc	3,800	114,000	1,368,000
	0	0	0
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Cold drink,Rice, Dall,Shoe,Cosmetics etc	3,344	100,320	1,203,840
Total variable Expense (B)	3,344	100,320	1,203,840
Contribution Margin (CM) [C=(A-B)	456	13,680	164,160
Less. Fixed Expense			
Electricity Bill		250	3,000
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,850	94,200
Net Profit (E) [C-D)		5,830	69,960

Investment Breakdown

	Particulars	Existing	Proposed	Proposed Total
1	Cold drink	11,000	10,000	21,000
2	Rice	22,500	20,000	42,500
3	Dall	8,000	10,000	18,000
4	Shoee	46,000	0	46,000
5	Cosmetics	50,000	30000	80,000
6	Etc	20,000	0	20,000
	Total	157,500	70,000	227,500

Source of Finance



Financial Projection (BDT)

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Cold drink,Rice, Dall,Shoe,Cosmetics etc	5,300	159,000	1,908,000	2,003,400	2,103,570
	0	0	0	0	0
Total Sales (A)	5,300	159,000	1,908,000	2,003,400	2,103,570
Less. Variable Expense					
Cold drink,Rice, Dall,Shoe,Cosmetics etc	4,664	139,920	1,679,040	1,762,992	1,851,142
Total variable Expense (B)	4,664	139,920	1,679,040	1,762,992	1,851,142
Contribution Margin (CM) [C=(A-B)]	636	19,080	228,960	240,408	252,428
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		2,000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,600	3,600
Entertainment		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,000	96,000	96,000	96,000
Net Profit (E) [C-D]		11,080	132,960	144,408	156,428
Investment Payback			28,000	28,000	28,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	132,960	144,408	156,428
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		104,960	221,368
	Total Cash Inflow	202,960	249,368	377,796
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	104,960	221,368	349,796

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
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

পূজা স্টোর



শ্রোঃ পিন্টু সাহা
পূর্ব কাকিলা পান্ডা,
পোড়াবাড়ী, টাঙ্গাইল















FAMILY PICTURE

