

**Proposed NU Business Name: PATH PRODASOK LIBRARY & GIFT CORNAR**

Project identification and prepared by: Monoranjon,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>PRODIP CHANDRA DAS</b>
Age	:	25-11-1986 (30 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother
Address	:	Vill: Kpi bag, P.O: : Ponchosar P.S: Munshiganj Dist: Munshiganj
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>PADMA RANI DAS</b>
(iii) Father's name	:	<b>LAKHAN CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Chorkoare Centre # 20 (Female), Member ID: 1772, Group No: 03 Member since: 19-05-1992(25Years) First loan: BDT 2,500/- Existing loan: BDT 100,000/- Outstanding loan: BDT 48,800/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Two month experience in running business. He has training no years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-645036
Father's Contact No.	:	01963-404746
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PADMA RANI DAS** joined Grameen Bank since 25 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PATH PRODASOK LIBRARY &amp; GIFT CORNAR</b>
Location	:	Dawen bazar, : Ponchosar , Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000(from existing business) 74 % Required Investment BDT 80,000(as equity) 26 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	Rant
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Stationary item, etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Rekabi bazar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

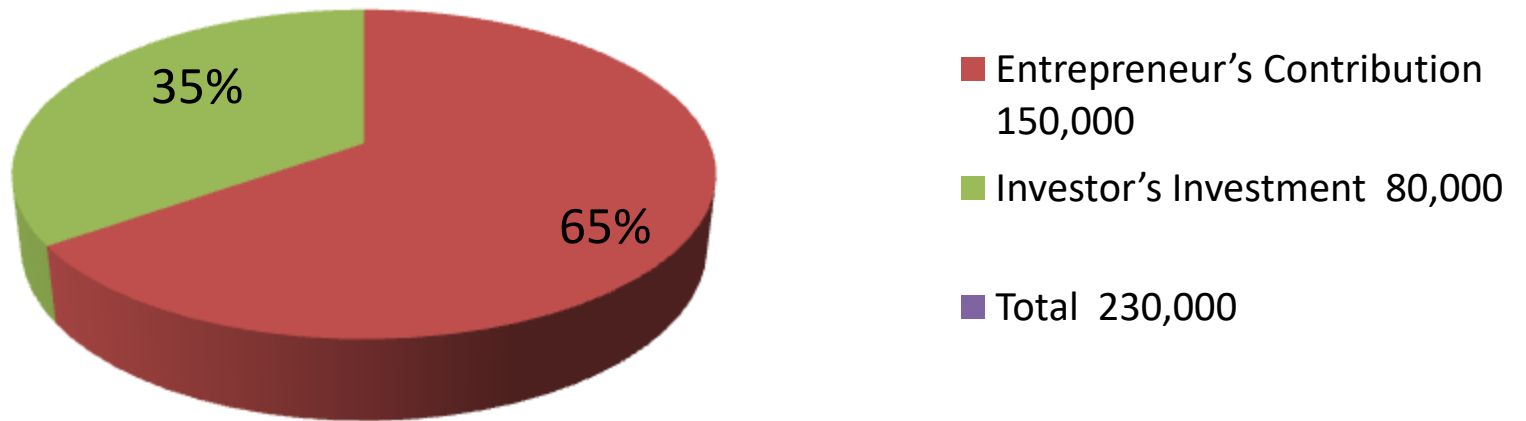
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	2500	75,000	900,000
<b>Total Sales (A)</b>	<b>2500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Electric item	2,000	60,000	7,20,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Rent		5000	60,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transport		400	4,800
<b>Total fixed Cost (D)</b>		<b>11,100</b>	<b>133,200</b>
<b>Net Profit (E) [C-D]</b>		<b>3,900</b>	<b>48,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Office Stationary	73,000	80,000	153,000
Ord drop (3*)	77,000		77,000
<b>Total</b>	<b>150,000</b>	<b>80,000</b>	<b>230,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Stationary item	3,000	90,000	10,80,000	11,34,000	11,90,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>	<b>11,34,000</b>	<b>11,90,700</b>
<b>Less. Variable Expense</b>					
Stationary item	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		5000	60,000	60,000	60,000
Electricity Bill		400	4,800	4,800	4,800
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Transport		400	4,800	4,900	5,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>11,100</b>	<b>133,200</b>	<b>133,400</b>	<b>133,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,900</b>	<b>82,800</b>	<b>93,400</b>	<b>104,540</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	82,800	93,400	104,540
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		50,800	112,200
	<b>Total Cash Inflow</b>	<b>162,800</b>	<b>144,200</b>	<b>216,740</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>50,800</b>	<b>112,200</b>	<b>184,740</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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

শেখ হাসিনা স্মৃতি  
এক সিনিয়র সিনিয়র



banglalink banglalink banglalink banglalink banglalink



MATADOR

MATADOR

VIP

banglalink



MATADOR

Stacks of books and papers on the left side of the counter.

Blue pen holder with pens and pencils.

Pink pen holder with pens and pencils.

Blue pen holder with pens and pencils.

Blue pen holder with pens and pencils.

Red pen holder with pens and pencils.

Red pen holder with pens and pencils.

Calculator and other stationery items on the counter.

Various stationery items and promotional materials on the counter.



MATADOR

MATADOR

en

12.00

5000











# FAMILY PICTURE