

Proposed NU Business Name: **SREE MA DURGA STORE**



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Project verified by: Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | SUJON CHANDRA DAS |
| Age | : | 06-10-1987 (30 Years) |
| Education, till to date | : | Class 9 |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 03 Brothers 1 Sister |
| Address | : | Vill: Natunbandura, P.O: Hasnabad, P.S: Nawabganj, Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | GEETA RANI DAS |
| (iii) Father's name | : | SUBOL CHANDRA DAS |
| (iv) GB member's info | : | Branch: Bandura, Centre # 20 (Female), Member ID: 1935, Group No: 07 Member since: 01/01/1990(20 Years) First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 80,000/- Outstanding loan: BDT ill |
| (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 | : | Ten years experience in running business. He has training |
| Other Own/Family Sources of Income | : | Yes |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01858-012587 |
| Mother's Contact No. | : | 01964-592014 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GEETA RANI joined Grameen Bank since 27 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | SREE MA DURGA STORE |
| Location | : | Natunbandura, Nawabganj, Dhaka. |
| Total Investment in BDT | : | BDT 2,90,000/- |
| Financing | : | Self BDT 2,30,000(from existing business) 66% Required Investment BDT 60,000(as equity) 34 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 15 ft x 20 ft= 300 square ft |
| Security of the shop | : | Own |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,suger etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months. |

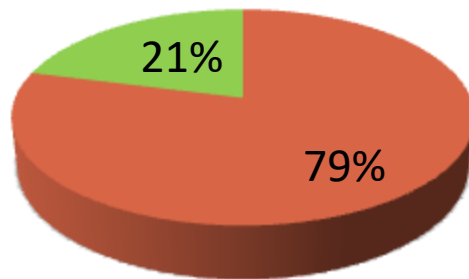
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|-----------------|------------------|
| Revenue (sales) | | | |
| Grocery Item | 3,500 | 1,05,000 | 12,60,000 |
| Total Sales (A) | 3,500 | 1,05,000 | 12,60,000 |
| Less. Variable Expense | | | |
| Grocery Item | 2,975 | 89,250 | 10,07,100 |
| Total variable Expense (B) | 2,975 | 89,250 | 10,07,100 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15,750 | 1,89,000 |
| Less. Fixed Expense | | | |
| Rent | | 1,500 | 18,000 |
| Electricity Bill | | 300 | 3,600 |
| Transportation | | 1,000 | 12,000 |
| Salary (Self) | | 5,000 | 60,000 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 200 | 2,400 |
| Guard | | 100 | 1,200 |
| Generator | | 200 | 2,400 |
| Total fixed Cost (D) | | 8,600 | 1,03,200 |
| Net Profit (E) [C-D] | | 7,150 | 85,800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------|------------|-----------------|----------|------------|---------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Sugar | 02 | 3,500 | 7,000 | | | | 7,000 |
| Cosmetics | | | 30,000 | | | 10,000 | 40,000 |
| Soyabin | 200 | 80 | 16,000 | 200 | 80 | 16,000 | 32,000 |
| Detergent | 05 | 4,000 | 20,000 | | | | 20,000 |
| Daul | 01 | 6,000 | 6,000 | | | | 6,000 |
| Kerosene | 200 | 60 | 12,000 | | | | 12,000 |
| Cold drinks | 20 | 500 | 10,000 | 20 | 500 | 10,000 | 20,000 |
| Others | | | 30,000 | | | 24,000 | 54,000 |
| Security | | | 2,00,000 | | | | 2,00,000 |
| Total | | | 2,30,000 | | | 60,000 | 2,90,000 |

0% Source of Finance



- Entrepreneur's Contribution's :- 2,30,000
- Investor Investment's :- 60,000
- Total :- 2,90,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3 rd Year |
|---|--------------|-----------------|------------------|------------------|----------------------|
| Revenue (sales) | | | | | |
| Grocery Item | 4,200 | 1,26,000 | 15,12,000 | 15,87,600 | 16,66,980 |
| Total Sales (A) | 4,200 | 1,26,000 | 15,12,000 | 15,87,600 | 16,66,980 |
| Less. Variable Expense | | | | | |
| Grocery Item | 3,570 | 1,07,100 | 12,85,200 | 13,49,460 | 14,16,933 |
| Total variable Expense (B) | 3,570 | 1,07,100 | 12,85,200 | 13,49,460 | 14,16,933 |
| Contribution Margin (CM) [C=(A-B)] | 630 | 18,900 | 2,26,800 | 2,38,140 | 2,50,047 |
| Less. Fixed Expense | | | | | |
| Rent | | 1,500 | 18,000 | 18,000 | 18,000 |
| Electricity Bill | | 500 | 6,000 | 6500 | 7,000 |
| Transportation | | 1,000 | 12,000 | 12,500 | 13,000 |
| Salary (Self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Mobile Bill | | 400 | 4,800 | 4,800 | 4,800 |
| Entertainment | | 300 | 3,600 | 3,700 | 3,700 |
| Guard | | 100 | 1,200 | 1,500 | 2,000 |
| Generator | | 200 | 2,400 | 2,500 | 2,500 |
| Total Fixed Cost | | 9,000 | 1,08,000 | 1,09,500 | 1,11,000 |
| Net Profit (E) [C-D] | | 9,900 | 1,18,800 | 1,28,640 | 1,39,047 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 1,18,800 | 1,28,640 | 1,39,047 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 94,800 | 1,99,440 |
| | Total Cash Inflow | 1,78,800 | 2,23,440 | 3,38,467 |
| 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) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 94,800 | 1,99,440 | 3,14,487 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Natun Bandura,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







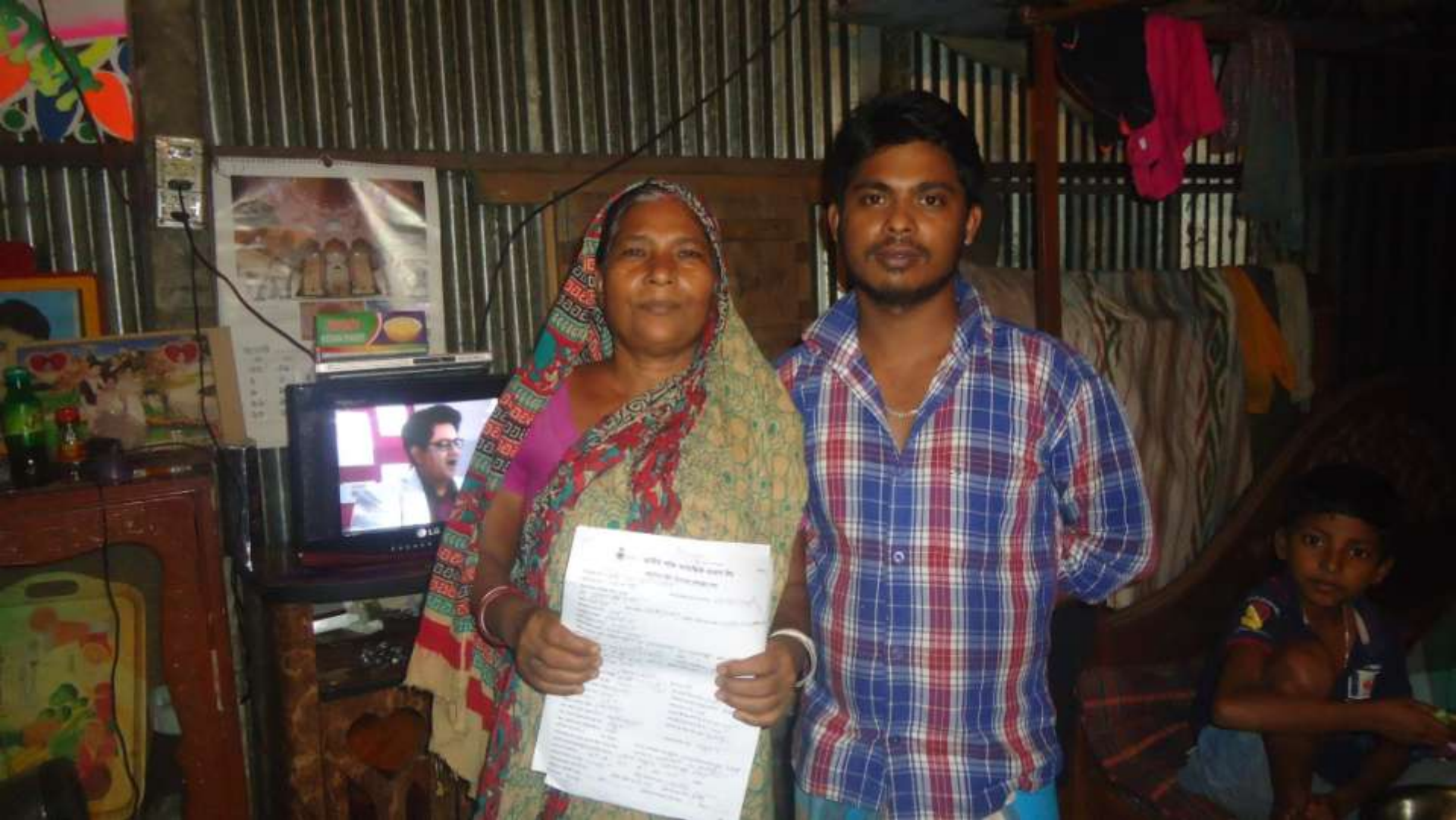


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Martels







FAMILY PICTURE