

Proposed NU Business Name: **NIRMOL STORE**



Project identification and prepared by: Md. Shirajul Islam

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	NIRMOL CONDRO DAS
Age	:	17-08-1988(29Years)
Education, till to date	:	ClassTen
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Sister's
Address	:	Vill: Kalihati P.O:Kalihati P.S: Kalihati Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONJU RANI DAS
(iii) Father's name	:	PORIMOL CONDRO DAS
(iv) GB member's info	:	Branch:Brahmonshason, Ghatail, Centre # 69(Female), Member ID: 4691, Group No: 03 Member since: 16-04-1990 (27Years) First loan: BDT 5,000 Taka.Existing Loan:BDT 45,000 Outstanding loan: 39172 Taka.
Further Information:		
(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	:	8 years experience in running business. He has No Trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-893105
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONJU RANI joined Grameen Bank since 27 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture And Home Development.

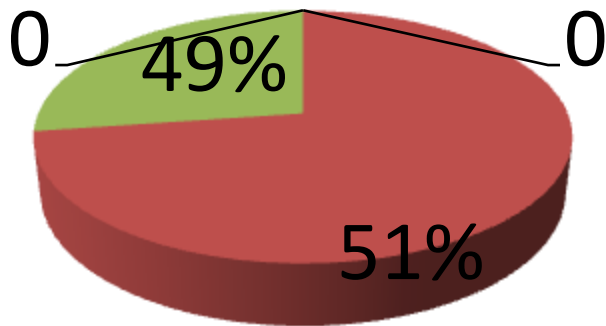
Proposed Nobin Udyokta Business Info

Business Name	:	NIRMOL STORE
Location	:	Kalihati,Tangail.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 100,000/- (from existing business) 50% Required Investment BDT 100,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 08 ft= 120 square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; soap,Soft drinks,dal,salt,suger,oil,biscuit,chips,koyel,chanachur,play Item and etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The Shop Is Rented.▪Collects goods from Tangail,Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
soap,Soft drinks,dal,salt,suger,oil,biscuit,chips,koyel,chanac hur,play Item and etc.	4,000	120,000	1440000
	0	0	0
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
soap,Soft drinks,dal,salt,suger,oil,biscuit,chips,koyel,chanac hur,play Item and etc.	3,400	102,000	1224000
	0	0	0
Total variable Expense (B)	3,400	102,000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		0	0
Transportation		800	9,600
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		11,500	138,000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
soap	10	150	1,500	40	150	6000	7,500
soft drinks	12	700	8,400	40	700	28000	36,400
dal	15	100	1,500	40	100	4000	5,500
salt	40	35	1,400	100	30	3000	4,400
suger	15	60	900	2	3000	6000	6,900
oil	7	80	560	100	80	8000	8,560
biscuit	10	550	5,500	1	10,000	10000	15,500
chips	2	200	400			0	400
koyel	7	40	280	1	4,000	4000	4,280
rice	5	3000	15,000	10	3,000	30000	45,000
play Item	1	10560	10,560				10,560
chanachur and others	1	4000	4,000	1	1000	1000	5,000
store repaire	1	50000	50,000			0	50,000
Total	126	69475	100000	335	22060	100000	200000

Source of Finance



Entrepreneur
Investment:611,000
Investor Investment:300,000
Total Investment:911,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
soap,Soft drinks,dal,salt,suger,oil,biscuit,chips,koyel ,chanachur,play Item and etc.	5000	150000	1800000	1980000	1890000
0	0	0	0	0	0
Total Sales (A)	5000	150000	1800000	1980000	1890000
Less. Variable Expense		0		0	0
soap,Soft drinks,dal,salt,suger,oil,biscuit,chips,koyel ,chanachur,play Item and etc.	4250	127500	1530000	1683000	1606500
	0	0	0	0	0
Total variable Expense (B)	4250	127500	1530000	1683000	1606500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	297000	283500
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3600	3672	3855.6
Mobile Bill		250	3000	3060	3213
Salary (self)		5000	60000	61200	64260
Transportation		1000	12000	12240	12852
Entertainment		250	3000	3060	3213
Salary (staff)		0	0	0	0
Security Gard		0	0	0	0
Bank service Charge		0	0	0	0
Total Fixed Cost		6800	81600	83232	87393.6
Net Profit (E) [C-D)		15700	188400	213768	196106.4
Investment Payback			40000	40000	40000

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	100,000		
1.2	Net Profit	188400	213768	196106.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		148400	322168
	Total Cash Inflow	288400	362168	518274
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3	Net Cash Surplus	148400	322168	478274

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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

