

Proposed NU Business Name: **PORESH STORE**

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Brief Bio of The Proposed Nobin Udyokta

Name	:	PORESH CHANDRA DAS
Age	:	01-01-1996 (21 Years)
Education	:	BMM
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	05 Brothers
Address	:	Vill: East Abu Pur ; P.O: Sosordi ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	BAKUL BALA DAS
(iii) Father's name	:	SREE BAS CHANDRA DAS
(iv) GB member's info	:	Branch: Sosordi . Centre # 30 (Male), Member ID: 5852/1, Group No: 05 Member since: 03-04-2002 (15 Years) First loan: BDT 10,000/- Existing loan: BDT 40,000 Outstanding loan: 37360
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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868-251141
Family's Contact No.	:	01713-621734
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BAKUL BALA DAS joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	PORESH STORE
Location	:	Abu Pur, Taltola, Sosordi, Feni
Total Investment in BDT	:	BDT 83,400/-
Financing	:	Self BDT 33,400/- (from existing business) 40% Required Investment BDT 50,000/- (as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security	:	Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuits, Cold Drinks, Cosmetics etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

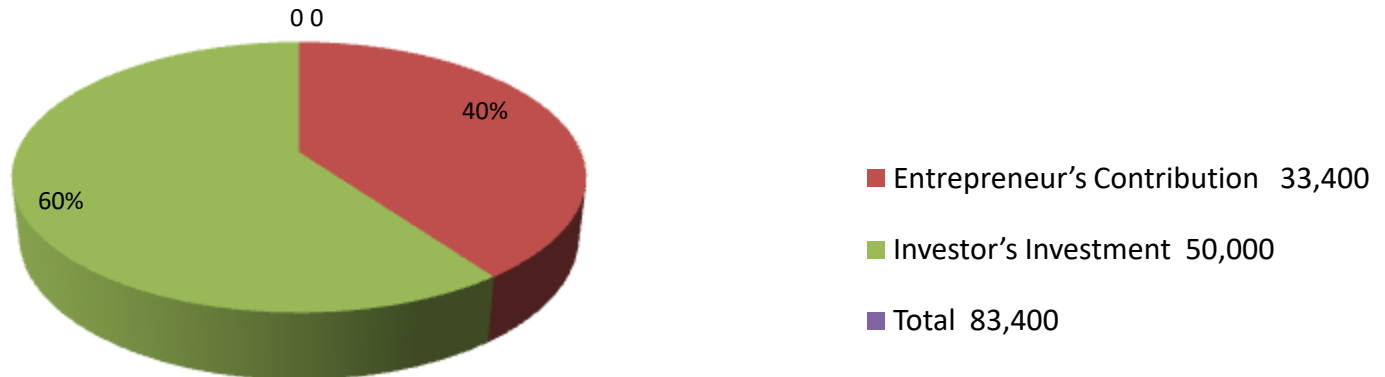
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuits, Cold Drinks, Cosmetics etc	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less Variable Expense			
Biscuits, Cold Drinks, Cosmetics etc	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less Variable Expense			
Electricity bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		6,800	81,600
Net Profit (E)= [C-D]		4,450	53,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuits	15	500	7,500	30	500	15,000	22,500
Chanachur	10	400	4,000	10	400	4,000	8,000
Juice	20	500	10,000	0	0	0	10,000
Cold Drinks	5	500	2,500	22	500	11,000	13,500
Cosmetics	100	50	5,000	0	0	20,000	25,000
Litchi	10	360	3,600	0	0	0	3,600
Stationary	40	20	800	0	0	0	800
Total	201	2330	33,400	62	1400	50,000	83,400

Source of Finance



Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Biscuits, Cold Drinks, Cosmetics etc	3,500	105,000	1260000	1323000	1389150
Total Sales (A)	3,500	105,000	1260000	1323000	1389150
Less Variable Expense					
Biscuits, Cold Drinks, Cosmetics etc	2,975	89,250	1071000	1124550	1180777.5
Total variable Expense (B)	2,975	89,250	1071000	1124550	1180777.5
Contribution Margin (CM) [C=(A-B)	525	15,750	189000	198450	208372.5
Less Variable Expense					
Electricity bill		400	4,800	4,800	4,800
Transportation		1,300	15,600	15,600	15,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		7,400	88,800	89,000	89,300
Net Profit (E)= [C-D]		8,350	100,200	109,450	119,073
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	100,200	109,450	119,073
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,200	169,650
	Total Cash Inflow	150,200	189,650	288,723
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,200	169,650	268,723

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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