

Proposed NU Business Name : **PROTAP STORE**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Khulna Sadar Unit, Khulna.

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	PROTAP CHANDRA MONDAL
Age	:	16-01-1993 (24 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers
Address	:	Vill:Rangamari ,P.O:Soygaria ,P.S: Batiaghati, Dist: Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sandhya Mondal
(iii) Father's name	:	Bidhan Mondal
(iv) GB member's info	:	Branch: Batiaghata, Centre # 51\M (Female), Member ID:3754 , Group No: 05 Member since: 01-06-1997(20 Years) First loan: BDT = ,3000 /- Outstanding loan:= 2949 /-
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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-815096
Family's Contact No.	:	01979-815096
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Sadar Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SANDHYA MONDAL joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PROTAP STORE
Location	:	Sachibunia dorgatala,Horintana,Khulna.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT 3,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice,Softdrinks,sugeretc. ▪Average 10 % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented . ▪Collects goods from Boro Bazar Khulna . ▪Agreed grace period is 3 months.

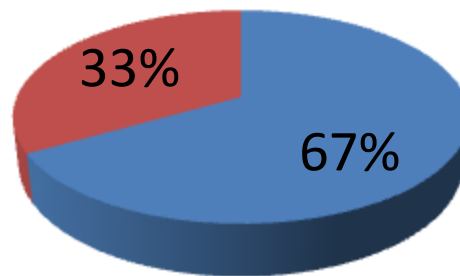
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Grocery items	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		800	9,600
Transportation		500	6,000
Mobile Bill		500	6,000
Entertainment		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		4,600	55,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	7	2700	18900	Rice	5	2700	13500	32,400
Dal	1	3100	3100	Dal	1	3100	3100	6,200
Oil	50	89	4450	Oil	50	89	4450	8,900
Cosmetics	250	80	20000	Cosmetics	150	80	12000	32,000
Bekary items	200	30	6000	Bekary items	120	30	3600	9,600
Soft drinks	150	35	5250	Soft drinks	100	35	3500	8,750
Solt	50	36	1800	Solt	20	36	720	2,520
Suger	40	50	2000	Suger	35	50	1750	3,750
Stationary	120	20	2400	Stationary	100	20	2000	4,400
Machinaries	1	25000	25000				0	25,000
Others			11100	Others			5380	16,480
Total			100,000				50,000	150,000

Source of Finance

■ Entrepreneur's contibution 100000 ■ Investor's Investment 50000 ■ Total 150000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery items	5,300	159,000	1,908,000	2,003,400	2,103,570
Total Sales (A)	5,300	159,000	1,908,000	2,003,400	2,103,570
Less. Variable Expense					
Grocery items	4,770	143,100	1,717,200	1,803,060	1,893,213
Total variable Expense (B)	4,770	143,100	1,717,200	1,803,060	1,893,213
Contribution Margin (CM) [C=(A-B)]	530	15,900	190,800	200,340	210,357
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		840	10,080	10,584	11,113
Transportation		550	6,600	6,930	7,277
Mobile Bill		600	7,200	7,560	7,938
Entertainment		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		417	5,000	5,000	5,000
Total Fixed Cost		8,007	96,080	97,394	98,774
Net Profit (E) [C-D]		7,893	94,720	102,946	111,583
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	94,720	102,946	111,583
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		79,720	167,666
	Total Cash Inflow	149,720	187,666	284,249
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	79,720	167,666	264,249

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business : 04 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













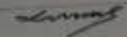






গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Movement of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র


 নাম: বিজন মন্ডল
 Name: Bijan Mondal
 জিলা: পুর বিপুর মন্ডল
 জাতি: হিন্দু
 Date of Birth: 20 Mar 1982
ID NO: 4711271820603

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি লুপ্ত হলে
 প্রত্যেক ক্ষেত্রে মালিকের লিখিত পত্রের অভাবে করা যেতে পারে।
 ঠিকানা: হাট/রাস্তা, জাতিসভা, জেলাসভা, ডাকঘর - ১২৩০,
 ঢাকা।



 প্রধানকারী কর্তৃপক্ষের হাকিম প্রস্তুতকৃত তারিখ: 10/02/2009





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 নাম: সন্ধ্যা মন্ডল
 Name: Sandhya Mondal
 জাতি: বিজন মন্ডল
 জাতি: হিন্দু
 Date of Birth: 21 Feb 1989
ID NO: 4711271820604

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১৫



গ্রামীণ ব্যাংক



মহাজ ধানের পাশবই

নাম	সুধা ৩৩২ ৩৭০৪ - ০৫
কেন্দ্রের নাম	কিঃ বাংলোয়ার্স - ক্রিঃ ৫৪৫
শাখা	কলিকাতা শাখা

FAMILY PICTURE

