

Proposed NU Business Name: DAKBANGLA GENERAL STORE



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Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAHAMAT ULLAH
Age	:	01/08/1983(34Years)
Education, till to date	:	S. S. C
Marital status	:	Married
Children	:	no
No. of siblings:	:	02 Brothers 04 Sisters
Address	:	Vill:Chore Lokkigong P.O: Kutir hat P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIBI ROHIMA
(iii) Father's name	:	OLIULLA
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 57/(Female), Member ID: 5358/2, Group No: 04 Member since: 04-06-2007(10Years) First loan: BDT 10,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 0/-
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	:	05Years Experience 05 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01875-465244
Mother's Contact No.	:	01817-204759
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI ROHIMA joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

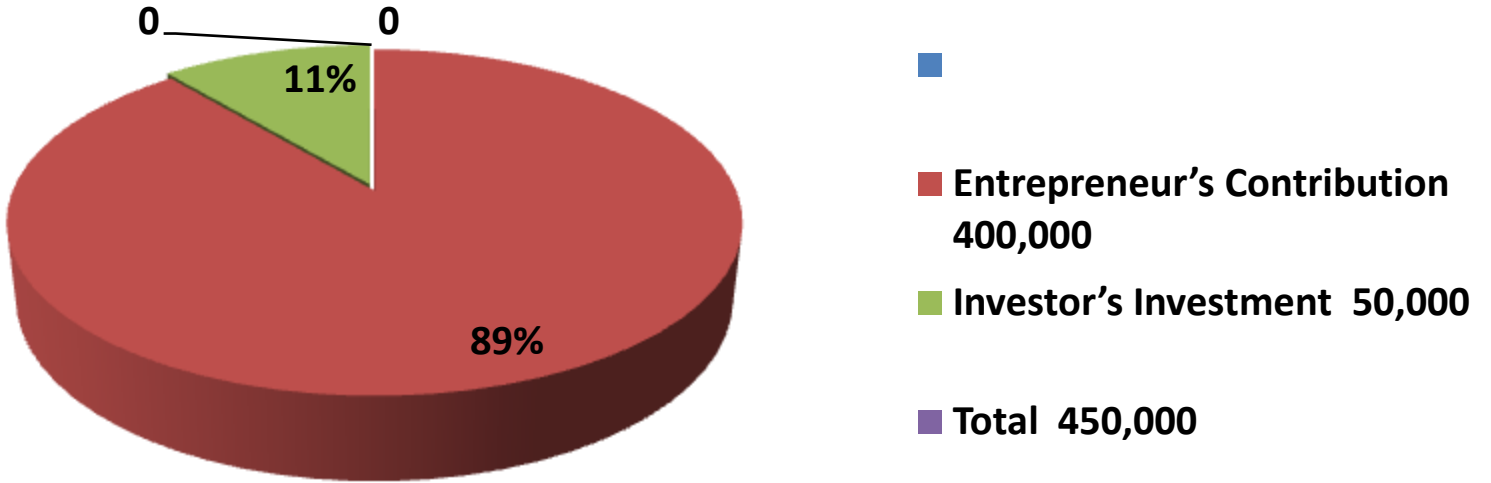
Business Name	:	DAKBANGLA GENERAL STORE
Location	:	Dak- Bangla Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 4,50,000/-
Financing	:	Self BDT 4,00,000/- (From Existing Business) 89% Required Investment Bdt,50,000(as Equity) 11%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 20 ft. = 300 Square Ft
Security Of The Shop	:	2,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Gas Cilinder,Rice, Dal, Bikas,lode, Cosmatics & others. ▪Average 10% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Gas Cilinder,Rice, Dal, Bikas,lode, Cosmatics & others.	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Gas Cilinder,Rice, Dal, Bikas,lode, Cosmatics & others.	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		4500	54000
Electric Bill		1000	12000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		100	1200
Generator		180	2160
Mobile Bill		300	3600
Total Fixed Cost (D)		12580	150960
Net Profit (E)= [C-D]		9920	119040

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Gas cilinder	20	2,200	44,000	10	2,200	22,000	66,000
Rice	10	2,200	22,000	10	2,200	22,000	44,000
Dal	10	1,500	15,000	0	0	0	15,000
oil	100	100	10,000			0	10,000
Cosmetics			50,000			0	50,000
Others			59,000			6,000	65,000
Security			200,000			0	200,000
Total	140	6000	400,000	20	4,400	50,000	450,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gas Cilinder,Rice, Dal, Bikas,lode, Cosmatics & others.	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Gas Cilinder,Rice, Dal, Bikas,lode, Cosmatics & others •	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		4500	54000	54000	54000
Electric Bill		1000	12000	12300	12600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Gard		100	1200	1200	1200
Generator		180	2160	2160	2160
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12580	148800	149800	150830
Net Profit (E)= [C-D]		14420	173040	181692	190777
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	173,040	181692	190776.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		153040	314732
	Total Cash Inflow	223,040	334,732	505,509
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop :Dak-Bangla Bazar,sonagazi,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







ডাকবাংলা জেনারেল স্টোর

এখানে সকল প্রকার মুদি ও মনোহারী
ডাকবাংলা

কট

সমাজে পথে
বিশ্বাস

বাংলালিংক
সবকিছই