

**Proposed NU Business Name: NITAI GENERAL STORE**



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Project verified by: Md Siddikur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>NITAI CHANDRA MONDOL</b>
Age	:	24-12-1982 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	nill
No. of siblings:	:	1 Brother
Address	:	Vill: Parar Tek P.O: Nagri P.S: Kaliganj, Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SUMOTI RANI MONDOL</b>
(iii) Father's name	:	<b>JAGDISH CHANDRA MONDOL</b>
(iv) GB member's info	:	Branch: Nagri, Centre: 05 (Female), Member ID: 1812, Group No: 05 Member since: 18/03/2001 to 2017 (16 Years) First loan: BDT 10,000
Further Information:		Last Loan: BDT 10000 Outstanding loan:
(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.) <sup>10</sup>	:	Yes
Business Experiences and Training Info	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-168865
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUMOTI RANI MONDOL** joined Grameen Bank since 16 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

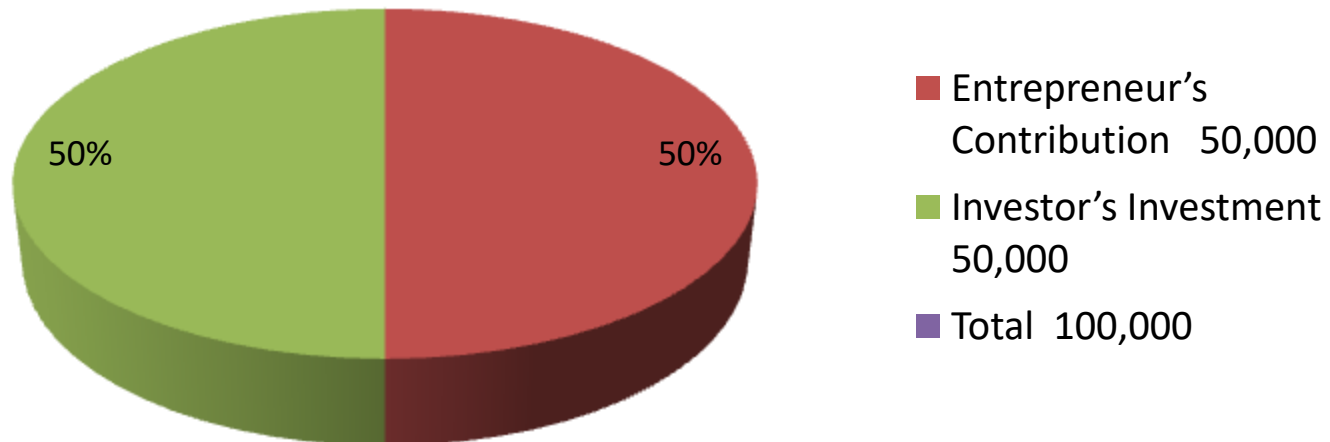
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NITAI GENERAL STORE</b>
Location	:	Parartek
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Cold Drinks, Rice, Oil, Biscuit etc</li><li>▪Average 20% gain on sale.</li><li>▪The business is operated by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kaliganj</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
Cold Drinks, Rice, Oil, Biscuit etc	2200	66000	792000
	0	0	0
<b>Total Sales(A)</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>
<b>Less Variable Expense (B)</b>			0
Cold Drinks, Rice, Oil, Biscuit etc	1760	52800	633600
<b>Total Variable Expense</b>	<b>1760</b>	<b>52800</b>	<b>633600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>440</b>	<b>13200</b>	<b>158400</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>
<b>Net Profit (E)= [C-D]</b>		<b>6200</b>	<b>74400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cold Drinks	100	200	20,000	50	200	10,000	30,000
Rice	2	3,000	6,000	5	3,000	15,000	21,000
Oil	5	2000	10,000	10	2000	20,000	30,000
Biscuit			14,000			5,000	19,000
			<b>50,000</b>			<b>50,000</b>	<b>100000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cold Drinks, Rice, Oil, Biscuit etc	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Cold Drinks, Rice, Oil, Biscuit etc	2400	72000	864000	907200	952560
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>	<b>85000</b>	<b>86030</b>
<b>Net Profit (E)= [C-D]</b>		<b>11000</b>	<b>132000</b>	<b>138600</b>	<b>145530</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



### 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	132,000	138600	145530
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112000	230600
	<b>Total Cash Inflow</b>	<b>182,000</b>	<b>250,600</b>	<b>376,130</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>112,000</b>	<b>230,600</b>	<b>356,130</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill: 12 Years,  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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গ্রামীণ শক্তি  
সামগ্রিক উন্নয়ন

# গ্রামীণ শক্তি সার্ভিস

## প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম: নিতাই কুমার সৈকি

ইউনিটের নাম: কালীগঞ্জ, দারজাপুর

প্রকল্প ও

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: নিতাই চন্দ্র সৈকি

জন্ম তারিখ: ২৪-১২-১৯৮২

বয়স: ৩৫ বছর

শিক্ষাগত যোগ্যতা: চ-স্ন







