

Proposed NU Business Name: **DOSHOMI STORE**



Project identification and prepared by: Md. Sozad Ali
Shakhipur Uint, Tangail

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHREE. NIROB GOSH
Age	:	15-08-1992(25Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 02 sisters
Address	:	Vill: Noluya;P.O : Noluya P.S: Shakhipur, 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	:	ONITA RANI
(iii) Father's name	:	SOBOL GOSH
(iv) GB member's info	:	Branch: noluya, Centre # 25(Female), Member ID: 2306, Group No: 03 Member since:08-03-2000(17Years) First loan: BDT 5,000/- Existing loan :70,000/- Outstanding loan: 22092/
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	:	15 years of business experience. 08 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.	:	01631-911345
Family's Contact No.	:	01823-937979
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ONITA RANI joined Grameen Bank since 17 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DOSHOMI STORE
Location	:	Taltola noluya , Tangail.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,50,000/- (from existing business)71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 08 ft= 84 square ft
Security of the shop	:	NIL
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Wheat, Fri Rice Cosmects, consumer, Others etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur.▪The firm is self.▪Collects goods from Balinachala, .▪Agreed grace period is 3 months.

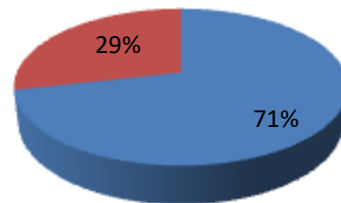
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Wheat, Fri Rice Cosmetics, consumer, Others etc	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Rice, Wheat, Fri Rice Cosmetics, consumer, Others etc	6,400	192,000	2,304,000
Total variable Expense (B)	6,400	192,000	2,304,000
Contribution Margin (CM) [C=(A-B)]	1600	48,000	576,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		41,000	492,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	10	2400	24000	Product	0	1	60,000	60,000
Wheat	2	1200	2400		0	0	0	0
Fri Rice	6	300	1800		0	0	0	0
Cosmatic	0	50000	50000		0	0	0	0
Congomar	0	50000	50000		0	0	0	0
Others	0	21800	21800		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			150000			0	60,000	60,000

Source of finance



■ Entrepreneur investment 150,000

■ Investore investment 60,000

■ Total investment 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Rice, Wheat, Fri Rice Cosmects, consumer, Others etc.	8,000	240,000	2,880,000	3,024,000	3,175,200
		0	0	0	0
Total Sales (A)	8,000	240,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense		0	0	0	0
Rice, Wheat, Fri Rice Cosmects, consumer, Others etc.	6,400	192,000	2,304,000	2,419,200	2,540,160
	6,400	192,000	2,304,000	2,419,200	2,540,160
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000	604,800	635,040
Less. Fixed Expense			0	0	0
Rent		0	0	0	0
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		200	2,400	2,520	2,646
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		7,000	84,000	88,200	92,610
Net Profit (E) [C-D]		41,000	492,000	516,600	542,430
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	492,000	516,600	542,430
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		468,000	960,600
	Total Cash Inflow	552,000	984,600	1,503,030
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	468,000	960,600	1,479,030

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :08
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



দশমী

সবচেয়ে
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ভাগ

অলটাইম
সবচেয়ে বেশি ভাগ

হানিকম্ব

ছোট খিদের
বড় সমাধান



দশমী ষ্টোর

নলুয়া তালতলা বাজার, ঢাকা রোড, সখিপুর, টাঙ্গাইল।
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