

## Proposed NU Business Name: **GOPAL STORE**



Project identification and prepared by: Forhad Hossain,  
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>PROSHANTA DATTA</b>
Age	:	20-03-1989 (29 Years)
Education, till to date	:	Class Six
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: Aloa Bhobani, P.O: Santosh, P.S: Tangail Shadar, 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	:	<b>SHOVA RANI DATTA</b>
(iii) Father's name	:	<b>PROVASH CHANDRA DATTA</b>
(iv) GB member's info	:	Branch: Raxitbelta, Centre # 35(Female), Member ID: 2705, Group No: 02 Member since: 22-06-2003 ( 13 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 6850
(v) Who pays GB loan installment	:	N/A
(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	:	10 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.	:	01865646413
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHOVA RANI DATTA** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

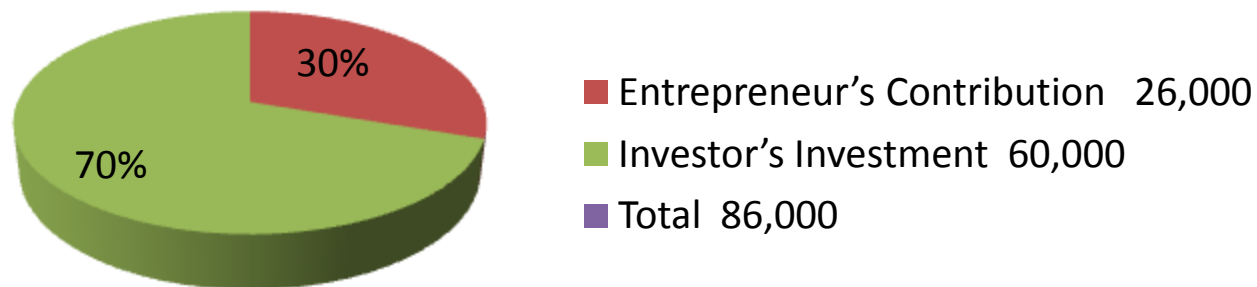
Business Name	:	<b>GOPAL STORE</b>
Location	:	
Total Investment in BDT	:	BDT 86,000/-
Financing	:	Self BDT 26000/-(from existing business) 70% Required Investment BDT 60,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 6 ft= 36 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Soft drinks,Chocolate,cake etc.</li><li>▪Average 15 % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Paticular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Soft drinks,Chocolate,cake etc.	3700	111000	1332000
<b>Total Sales (A)</b>	3700	111000	1332000
<b>Less Variable Expense</b>			
Cloths	3145	94350	1132200
<b>Total variable Expense (B)</b>	3,145	94350	1132200
<b>Contribution Margin (CM) [C=(A-B)]</b>	555	16650	199800
<b>Less Variable Expense</b>			
Rent		4,000	48000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		150	1800
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		11,350	136200
<b>Net Profit (E)= [C-D]</b>		5,300	63600

Particulars	Existing	Proposed	Total
Soft drinks, energy drinks	18,800	26000	44800
Drinking water	5,000	6,000	11000
Chocolate	1,700	10000	11700
Cake, Bun	500	8,000	8500
Others		10,000	10000
	26,000	60,000	86000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cloths	5000	150000	1800000	1890000
<b>Total Sales (A)</b>	5000	150000	1800000	1890000
<b>Less Variable Expense</b>				
Soft drinks,Chocolate,cake etc.	4250	127500	1530000	1606500
<b>Total variable Expense (B)</b>	4,250	127500	1530000	1606500
<b>Contribution Margin (CM) [C=(A-B)</b>	750	22500	270000	283500
<b>Less Variable Expense</b>				
Rent		4,000	48,000	48,000
Electricity bill		600	7200	7500
Transportation		1,200	14400	14,600
Salary (Self)		5000	60000	60000
Entertainment		400	4800	5000
Guard		150	1800	1800
Mobile bill		450	5400	5600
<b>Total fixed cost (D)</b>		11,800	141600	142,500
<b>Net Profit (E)= [C-D]</b>		10700	128400	141,000
Investment Payback			<b>36000</b>	<b>36000</b>



# Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	128,400	141,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		92,400
	<b>Total Cash Inflow</b>	188400	233400
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)	36000	36000
	<b>Total Cash Outflow</b>	96,000	36000
3	<b>Net Cash Surplus</b>	92,400	197400

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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









হয় ও গুণ তলা  
অফিস ভাড়া  
দেওয়া হইবে  
নম্বাঃ ০১৭১২-৫৪২৬২৮

গোপাল স্টোর  
প্রোঃ প্রশান্ত কুমার দত্ত









Small text on the vendor's shirt, possibly a brand name or logo, is partially visible but illegible.

PEPSI





# FAMILY PICTURE

