## Proposed NU Business Name: PARTHA STORE



Project identification and prepared by: Shah Alam, Dupchachia Unit, Bogra

Project verified by: MD. Mazharul Islam


Brief Bio of The Proposed Nobin Udyokta

| Name | $:$ | PARTHA PAL |
| :--- | :--- | :--- |
| Age | $:$ | 07-02-1998(18 Years) |
| Education, till to date | $:$ | S.S.C |
| Marital status | $:$ | Unmarried |
| Children | $:$ | N/A |
| No. of siblings: | $:$ | 1 Brother \& 1 Sister |
| Address | Vill: Dupchachia Palpara, P.O: Dupchachia, P.S: Dupchachia, Dist: Bogra |  |
| Parent's and GB related Info | $:$ |  |
| (i) Who is GB member | Mother |  |
| (ii) Mother's name | SUFALA PAL |  |
| (iii) Father's name |  |  |
| (iv) GB member's info | $:$ | PROBHAT PAL |
|  | Branch: Gobindapur Dupchachia Centre \# 07(Female), |  |
|  | Member ID: 7424, Group No: 10 |  |
|  | Member since: 12-05-2003(13Years) |  |
| Further Information: | First loan: BDT 15,000/- |  |
| (v) Who pays GB loan installment | $:$ Existing Loan: BDT 50,000/-, Outstanding loan: BDT 25,500/- |  |
| (vi) Mobile lady | Mother |  |
| (vii) Grameen Education Loan | $:$ | No |
| (viii) Any other loan like GB, | No |  |
| BRAC ASA etc.. | No |  |

## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT,,,)

| Present <br> Occupation(Besides own <br> business, i.e., persuading <br> further studie, other <br> business etc.) | $:$ | Nil |
| :--- | :--- | :--- |
| Business Experiences and <br> Training Info | $:$ | 10 years experience in running business. |
| Other Own/Family Sources <br> of Income | $:$ | Business |
| Other Own/Family Sources <br> of Liabilities | $:$ | None |
| Entrepreneur Contact No. | $:$ | $01774-137447$ |
| Mother's Contact No. | $:$ | $01787-843836$ |
| NU Project <br> Source/Reference | $:$ | Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, <br> Bogra |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFALA PAL joined Grameen Bank since 13 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan business.

## Proposed Nobin Udyokta Business Info

| Business Name | $:$ | PARTHA STORE |
| :--- | :--- | :--- |
| Location | $:$ | Palpara, Dupchachia, Bogra |
| Total Investment in BDT | $:$ | BDT 95,000/- |
| Financing | $:$Self BDT 45,000/-(from existing business) 47\% <br> Required Investment BDT 50,000/-(as equity) 53\% |  |
| Present salary/drawings <br> from business (estimates) | $:$ | BDT 5,000/- |
| Proposed Salary | $:$ | BDT 5,000/- |
| Size of shop | $:$ | 10ft x 15ft= 150 square ft |
| Security of the shop | $:$-The business is planned to be scaled up by investment in existing <br> goods like; grocery items <br> -Average 15\% gain on sale. <br> -The business is operating by entrepreneur. Existing no employee. <br> -The shop is owned. <br> - Collects goods from local market. <br> -Agreed grace period is 3 months. |  |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
| :--- | ---: | ---: | ---: |
| Revenue (sales) |  |  |  |
| Grocery Item | 2,000 | 60,000 | 720,000 |
| Total Sales (A) | $\mathbf{2 , 0 0 0}$ | $\mathbf{6 0 , 0 0 0}$ | $\mathbf{7 2 0 , 0 0 0}$ |
| Less. Variable Expense | 1,700 | 51,000 | 612,000 |
| Grocery Item | $\mathbf{1 , 7 0 0}$ | $\mathbf{5 1 , 0 0 0}$ | $\mathbf{6 1 2 , 0 0 0}$ |
| Total variable Expense (B) | $\mathbf{3 0 0}$ | $\mathbf{9 , 0 0 0}$ | $\mathbf{1 0 8 , 0 0 0}$ |
| Contribution Margin (CM) [C=(A-B) |  |  |  |
| Less. Fixed Expense |  | 300 | 3,600 |
| Electricity Bill |  | 200 | 2,400 |
| Mobile Bill |  | 5,000 | 60,000 |
| Salary (self) |  | 100 | 1,200 |
| Entertainment |  | 100 | 1,200 |
| Transportation |  | $\mathbf{5 , 7 0 0}$ | $\mathbf{6 8 , 4 0 0}$ |
| Total fixed Cost (D) |  | $\mathbf{3 , 3 0 0}$ | $\mathbf{3 9 , 6 0 0}$ |
| Net Profit (E) [C-D) |  |  |  |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
| :--- | :---: | :---: | :---: |
| Soft Drinks | 10,000 | 10,000 | 20,000 |
| Biscuit | 8,000 | 5,000 | 13,000 |
| Rice | 10,000 | 5,000 | 15,000 |
| Oil, Salt, Coil | 8,000 | 10,000 | 18,000 |
| Chips | 5,000 | 5,000 | 10,000 |
| Cosmetics \& Others | 4,000 | 15,000 | 19,000 |
| Total |  |  |  |

## Source of Finance



■ Entrepreneur's Contribution 45,000
■ Investor's Investment 50,000
■ Total 95,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
| :--- | ---: | ---: | ---: | ---: |
| Revenue (sales) |  |  |  |  |
| Grocery Item | 3,000 | 90,000 | $1,080,000$ | $1,134,000$ |
| Total Sales (A) | $\mathbf{3 , 0 0 0}$ | $\mathbf{9 0 , 0 0 0}$ | $\mathbf{1 , 0 8 0 , 0 0 0}$ | $\mathbf{1 , 1 3 4 , 0 0 0}$ |
| Less. Variable Expense |  |  |  |  |
| Grocery Item | 2,550 | 76,500 | 918,000 | 963,900 |
| Total variable Expense (B) | $\mathbf{2 , 5 5 0}$ | $\mathbf{7 6 , 5 0 0}$ | $\mathbf{9 1 8 , 0 0 0}$ | $\mathbf{9 6 3 , 9 0 0}$ |
| Contribution Margin (CM) [C=(A-B) | $\mathbf{4 5 0}$ | $\mathbf{1 3 , 5 0 0}$ | $\mathbf{1 6 2 , 0 0 0}$ | $\mathbf{1 7 0 , 1 0 0}$ |
| Less. Fixed Expense |  |  |  |  |
| Electricity Bill |  | 300 | 3,600 | 4,000 |
| Mobile Bill |  | 300 |  | 3,600 |
| Salary (self) |  | 5,000 | 60,000 | 60,000 |
| Entertainment |  | 100 | 1,200 | 1,500 |
| Transportation |  | $\mathbf{2 0 0}$ | $\mathbf{2 , 4 0 0}$ | $\mathbf{3 , 0 0 0}$ |
| Total Fixed Cost |  | $\mathbf{5 , 9 0 0}$ | $\mathbf{7 0 , 8 0 0}$ | $\mathbf{7 2 , 5 0 0}$ |
| Net Profit (E) [C-D) |  | $\mathbf{7 , 6 0 0}$ | $\mathbf{9 1 , 2 0 0}$ | $\mathbf{9 7 , 6 0 0}$ |
| Investment Payback |  |  | $\mathbf{3 0 , 0 0 0}$ | $\mathbf{3 0 , 0 0 0}$ |

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

| SI\# | Particulars | Year 1 (BDT) | Year 2 (BDT) |
| :---: | :--- | ---: | ---: |
| $\mathbf{1}$ | Cash Inflow |  |  |
| 1.1 | Investment Infusion by Investor | 50,000 |  |
| 1.2 | Net Profit | 91,200 | 97,600 |
| 1.3 | Depreciation (Non cash item) |  | - |
| 1.4 | Opening Balance of Cash Surplus | $\mathbf{1 4 1 , 2 0 0}$ | $\mathbf{1 5 8 , 8 0 0}$ |
|  | Total Cash Inflow |  |  |
| $\mathbf{2}$ | Cash Outflow | 50,000 |  |
| 2.1 | Purchase of Product |  |  |
| 2.2 | Payment of GB Loan |  |  |
|  | Investment Pay Back (Including Ownership Tr. | $\mathbf{3 0 , 0 0 0}$ | $\mathbf{3 0 , 0 0 0}$ |
| 2.3 | Fee) | $\mathbf{8 0 , 0 0 0}$ | $\mathbf{3 0 , 0 0 0}$ |
|  | Total Cash Outflow | $\mathbf{6 1 , 2 0 0}$ | $\mathbf{1 2 8 , 8 0 0}$ |
| $\mathbf{3}$ | Net Cash Surplus |  |  |

## SWOT ANALYSIS

| TRENGTH | Lack of Capital/Investment |
| :--- | :--- |
| Employment: Self: 01 Family:0 Others: |  |
| Experience \& Skill : 10 Years |  |
| Quality goods \& services; |  |
| Skill and experience; |  |$\quad$| Pheft |
| :--- |
| Pire |
| Political unrest |
| Huge demand in the community |
| Location of shop; |
| Regular customers; |

## Pictures







FAMILY PICTURE


