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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father SUFALA PAL SUFALA PAL PROBHAT PAL Branch: Gobindapur Dupchachia Centre # 07(Female), Member ID: 7424, Group No: 10 Member since: 12-05-2003(13Years) First Ioan: BDT 15,000/-		
Further Information: (v) Who pays GB loan installment	:	Existing Loan: BDT 50,000/-, Outstanding loan: BDT 25,500/- Mother		
(vi) Mobile lady	:	No		
(vii) Grameen Education Loan (viii) Any other loan like GB,	: :	No No		
BRAC ASA etc				

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	:	10 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01774-137447
Mother's Contact No.	:	01787-843836
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

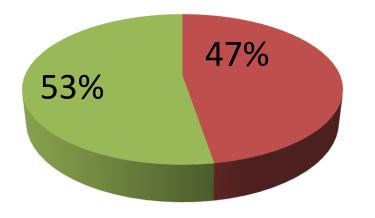
SUFALA PAL joined Grameen Bank since 13 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan business.

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%		
		Required Investment BDT 50,000/-(as equity) 53%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	10ft x 15ft= 150 square ft		
Security of the shop	:	-		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; grocery items Average 15% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is owned. Collects goods from local market. 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)	2,000	60,000	720,000	
Less. Variable Expense				
Grocery Item	1,700	51,000	612,000	
Total variable Expense (B)	1,700	51,000	612,000	
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000	
Less. Fixed Expense				
Electricity Bill		300	3,600	
Mobile Bill		200	2,400	
Salary (self)		5,000	60,000	
Entertainment		100	1,200	
Transportation		100	1,200	
Total fixed Cost (D)		5,700	68,400	
Net Profit (E) [C-D)		3,300	39,600	

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	45,000	50,000	95,000		

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)	3,000	90,000	1,080,000	1,134,000	
Less. Variable Expense					
Grocery Item	2,550	76,500	918,000	963,900	
Total variable Expense (B)	2,550	76,500	918,000	963,900	
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000	170,100	
Less. Fixed Expense					
Electricity Bill		300	3,600	4,000	
Mobile Bill		300	3,600	4,000	
Salary (self)		5,000	60,000	60,000	
Entertainment		100	1,200	1,500	
Transportation		200	2,400	3,000	
Total Fixed Cost		5,900	70,800	72,500	
Net Profit (E) [C-D)		7,600	91,200	97,600	
Investment Payback			30,000	30,000	

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

<i>SI #</i>	Particulars	Year 1 (BDT)	Year 2 (BDT)
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		61,200
	Total Cash Inflow	141,200	158,800
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	61,200	128,800



Strength

Employment: Self: 01 Family:0 Others: Experience & Skill : 10 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}

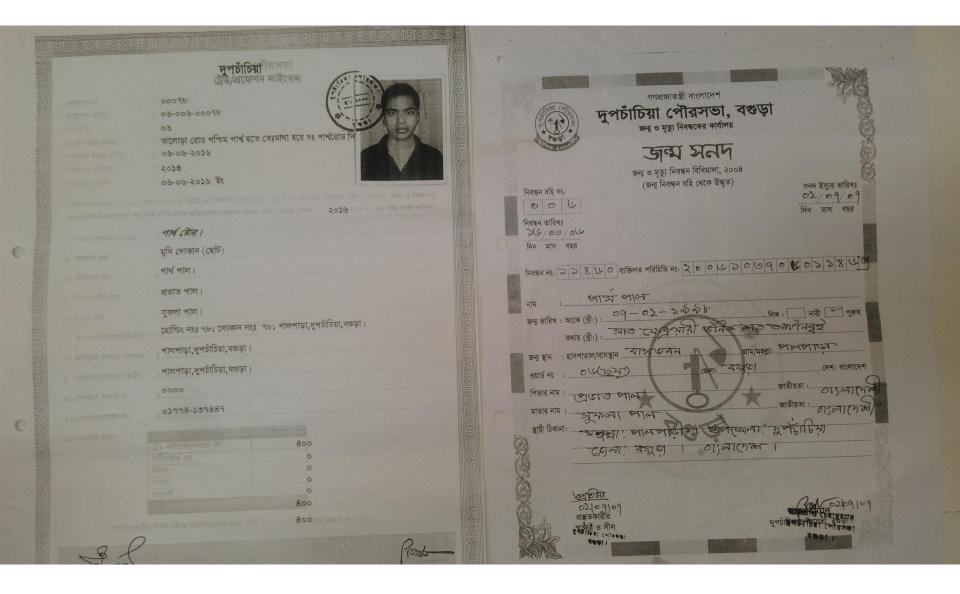
Theft Fire Political unrest Pictures











FAMILY PICTURE

