

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



Project identification and prepared by: Md. Forhad Hosen,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. BAPPI MIAH</b>
Age	:	10-05-1987 (30 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Khudirampur , P.O: Korotia, P.S: Tangail, 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>AKHI AKTER</b>
(iii) Father's name	:	<b>MD. ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Korotia, Tangail, Centre # 60(Female), Member ID: 5885/2, Group No: 08 Member since: 01-03-2008 (09Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT 47800
(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 and Training Info	:	08 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.	:	01681-870569
Mother's Contact No.	:	01768473649
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AKHI AKTER** joined Grameen Bank since 8 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>PRITI STORE</b>
Location	:	Korotia bus stand
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 290,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7ft x 6ft= 42 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Korotia .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

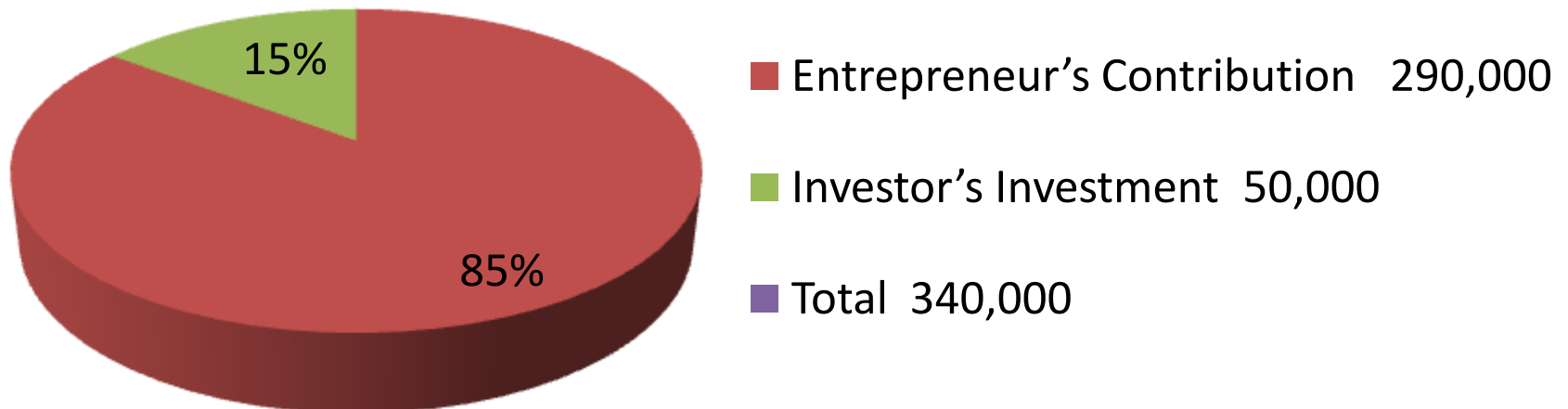
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3600	108000	1296000
<b>Total sales (A)</b>	3600	108000	1296000
<b>Less Variable Exp.</b>			
Grocery Item	3168	95040	1140480
<b>Total Variable exp. (B)</b>	3168	95040	1140480
<b>Contribution Margin CM [C= (A-B)]</b>	<b>432</b>	<b>12960</b>	<b>155520</b>
<b>less fixed exp.</b>			
Rent		3000	36000
Electricity bill		800	9600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		25	300
Genaretor		100	1200
Mobile		150	1800
<b>total fixed cost (D)</b>		10075	120900
<b>Net profit (E) [C-D]</b>		<b>2885</b>	<b>34620</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drinks	10	350	3,500	50	400	20,000	23,500
Biscuite	50	100	5,000	70	100	7,000	12,000
Chanachur	10	150	1,500	10	150	1,500	3,000
Coffee	10	300	3,000	5	300	1,500	4,500
Cosmatics	70	100	7,000	100	200	20,000	27,000
Others	100	200	20,000			0	20,000
Security			250,000				250,000
<b>Total</b>	<b>250</b>		<b>290,000</b>	<b>235</b>		<b>50,000</b>	<b>340,000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4220	126600	1519200	1595160	1674918
<b>Total Sales (A)</b>	<b>4220</b>	<b>126600</b>	<b>1519200</b>	<b>1595160</b>	<b>1674918</b>
less variable Expenses					
Grocery Item	3713.6	111408	1336896	1403741	1473928
Total variable Expenses (B)	3713.6	111408	1336896	1403741	1473928
<b>Contribution Margin (CM)= (A-B)</b>	<b>506.4</b>	<b>15192</b>	<b>182304</b>	<b>191419</b>	<b>200990.2</b>
<b>Less Fixed Expenses</b>					
Rent		3000	36000	36000	36000
Electricity bill		800	9600	9600	9600
Transportation		550	6600	6600	6600
Salary (self)		5000	60000	60000	60000
Entertainment		560	6720	6720	6720
Guard		25	300	300	300
Genaretor		100	1200	1200	1200
Mobile		350	4200	4200	4200
Total Fixed Cost		10385	124620	124620	124620
<b>Net Profit (E) (C-D)</b>		<b>4807</b>	<b>57684</b>	<b>66799.2</b>	<b>76370.16</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	57,684	66,799	76370.16
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		37,684	84483.2
	<b>Total Cash Inflow</b>	107684	104483.2	160853.36
2	Cash Outflow			
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>	70,000	20000	
3	<b>Net Cash Surplus</b>	37,684	84483.2	140853.36

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 8 Years: 06  
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

# শ্রীতি স্টোর



# প্রান্ত স্টোর















# FAMILY PICTURE

