

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



Project identification and prepared by: Md. Asadul Haque,  
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Project verified by: Md. Siddikur Rahman



## **Brief Bio of The Proposed Nobin Udyokta5**

Name	:	<b>LITON CHANDRA DAS</b>
Age	:	10-12-1999(18 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Sister
Address	:	Vill: Dorimerun, P.O: Kapashia-1730, P.S: Kapashia, Dist: Gazipur
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>BINA RANI DAS</b>
(iii) Husband's name	:	<b>ROTON CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Raniganj, Centre # 20 (Female), Member ID: 1778, Group No: 02 Member since: 18-07-2003 (13 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 65,000/- Outstanding loan: BDT 22,430 /-
(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	:	10 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01982-220653
Husband's Contact No.	:	01747-810096
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BINA RANI DAS** 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>PUJA STORE</b>
Location	:	Dorimerun School Market, Gazipur
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,30,000 (from existing business) 65% Required Investment BDT 70,000 (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Bakery , Cosmetics, Ice Cream, Cold Drinks, Paper, Other goods etc</li> <li>▪Average 15 % gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪He is doing his business in own place.</li> <li>▪Collects goods from Kapasia, Gazipur</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

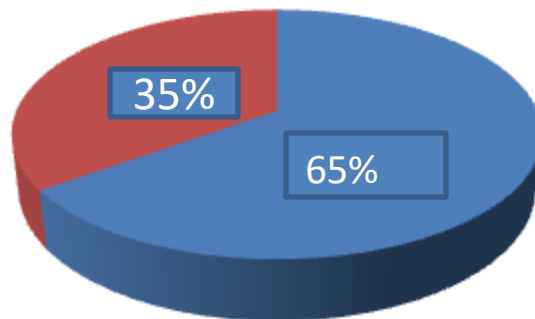
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bakery , Cosmetics, Ice Cream, Cold Drinks, Paper, Other goods etc	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Bakery , Cosmetics, Ice Cream, Cold Drinks, Paper, Other goods etc	2,500	75,000	900,000
<b>Total variable Expense (B)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		200	2,400
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>6,350</b>	<b>76,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,650</b>	<b>103,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery	-	-	32,000	-	-	10,000	42,000
Cosmetics	-	-	10,000	-	-	15,000	25,000
Soft Drinks	60 case	450	27,000	20 case	500	10,000	37,000
Ice Cream	-	-	15,000	-	-	10,000	25,000
Salt	2 sacks	600	1,200	4 sacks	600	2400	3,600
Muri	10 sacks	300	3,000	5 sacks	300	1500	4,500
Oil	90 liter	100	9,000	30 liter	100	3000	12,000
Milk	25 packet	15	375	-	-	0	375
Note book	100 pc	40	4,000	-	-	5000	9,000
Paper	10 rim	350	3,500	-	-	0	3,500
Soap/Detergent	300 pc	45	13,500	250 pc	45	11,250	24,750
Pampers/Sanora	50 packet	80	4,000	-	-	0	4,000
Others			7,425	-	-	1,850	9,275
<b>Total</b>			<b>130,000</b>			<b>70,000</b>	<b>200,000</b>

## Source of Finance



■ Entrepreneur's Contribution- 1,30,000

■ Investor's Investment- 70,000

■ Total Investment- 2,00,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Bakery , Cosmetics, Ice Cream, Cold Drinks, Paper, Other goods etc	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Bakery , Cosmetics, Ice Cream, Cold Drinks, Paper, Other goods etc	3,320	99,600	1,195,200	1,254,960	1,317,708
<b>Total variable Expense (B)</b>	<b>3,320</b>	<b>99,600</b>	<b>1,195,200</b>	<b>1,254,960</b>	<b>1,317,708</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>680</b>	<b>20,400</b>	<b>244,800</b>	<b>257,040</b>	<b>269,892</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		200	2,400	2,500	2,600
Transportation		1,000	12,000	12,000	12,500
Mobile Bill		400	4,800	4,900	5,000
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,750</b>	<b>81,000</b>	<b>81,300</b>	<b>82,100</b>
<b>Net Profit (E) [C-D)</b>		<b>13,650</b>	<b>163,800</b>	<b>175,740</b>	<b>187,792</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	163,800	175,740	187,792
1.4	Opening Balance of Cash Surplus		135,800	283,540
	<b>Total Cash Inflow</b>	<b>233,800</b>	<b>311,540</b>	<b>471,332</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>135,800</b>	<b>283,540</b>	<b>443,332</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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

















Red price tag

Supercandy

Supercandy

Supercandy

Supercandy

Supercandy

100%



# FAMILY PICTURE

