

## Proposed NU Business Name: **SANTONA PAN STORE**



Project identification and prepared by: Md Shah-Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>ARUP KUMAR MOHANTO</b>
Age	:	10-08-1985(33 Years)
Education, till to date	:	Ten
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill: Dupchachia purbo rapa, P.O: Dupchachia,Thana:Dupchachia, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. SANTONA RANI MOHANTO</b>
(iii) Father's name	:	<b>MD.ANONDO CHANDRO MOHANTO</b>
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 37 (Female), Member ID: 6590, Group No: 09 Member since: 10-07-2012 (05Years) First loan: BDT 7,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: NIL
(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 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-466825
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SANTONA RANI MOHANTO** joined Grameen Bank since 05 years ago. At first she took BDT 7000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SANTONA PAN STORE</b>
Location	:	Puraton Bazar,Dupchachia,Bogra
Total Investment in BDT	:	BDT 132,500/-
Financing	:	Self BDT 72,500/-(from existing business) 55% Required Investment BDT 60,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Bettel Item,Cosmetic,Vejos etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dupchachia, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

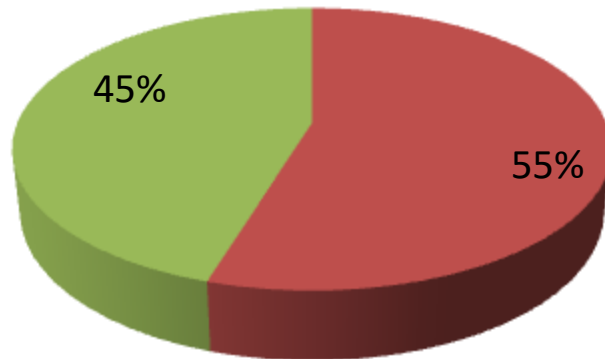
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Bettel Item,Cosmetic,Vejos	3,000	90000	1080000
<b>Total Sales (A)</b>	3,000	90000	1080000
<b>Less Variable Expense</b>			
Bettel Item,Cosmetic,Vejos	2550	76500	918000
<b>Total variable Expense (B)</b>	2,550	76500	918000
<b>Contribution Margin (CM) [C=(A-B)</b>	450	13500	162000
<b>Less Variable Expense</b>			
Rent		8,000	12000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Guard		100	1200
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		7,200	88800
<b>Net Profit (E)= [C-D]</b>		6,300	73200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Battel Item	200	50	10000	200	50	10000	20000
Cosmetic Item	100	150	15000	140	150	21000	36000
Vejos Item	200	200	40000	145	200	29000	69000
Others	150	50	7500	0	0	0	7500
<b>Total</b>	<b>650</b>		<b>72,500</b>	<b>485</b>	<b>0</b>	<b>60,000</b>	<b>132500</b>

## Source of Finance



- Entrepreneur's Contribution 72,500
- Investor's Investment 60,000
- Total 132,500

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Bettel Item,Cosmetic,Vejos	4,000	120000	1440000	1512000	1587600
<b>Total Sales (A)</b>	4,000	120000	1440000	1512000	1587600
<b>Less Variable Expense</b>				0	0
Bettel Item,Cosmetic,Vejos	3400	102000	1224000	1285200	1349460
<b>Total variable Expense (B)</b>	3,400	102000	1224000	1285200	1349460
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>				0	0
Rent		800	9600	10080	10584
Electricity bill		300	3600	3780	3969
Transportation		600	7200	7560	7938
Salary (self)		5000	60000	63000	66150
Guard		100	1200	1260	1323
Entertainment		300	3600	3780	3969
Mobile bill		400	4800	5040	5292
<b>Total fixed cost (D)</b>		7,500	90000	94500	99225
<b>Net Profit (E)= [C-D]</b>		10,500	126000	132300	138915
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	126000	132300	138915
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,000	210,300
	<b>Total Cash Inflow</b>	186,000	234,300	349,215
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)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24000	24,000
3	<b>Net Cash Surplus</b>	102,000	210300	325215

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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

