

Proposed NU Business Name: PUSHPITA STORE



Project identification and prepared by: MD. Habibullah
Kaliganj, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	PROSONJIT CHANDRA CHOUDHURI
Age	:	13-04-1988 (29 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Baligao P.O: Kaliganj P.S: Kaliganj 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	:	MOMOTA CHOUDHURY
(iii) Father's name	:	MRINAL KANTI CHOUDHURI
(iv) GB member's info	:	Branch :Kaliganj Centre 04 (Female), Member ID: 6091 , Group No: 05 Member since: 02-05-2005 (12Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 30,000, Outstanding Loan: No
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.10 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779347883
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj,Gazipur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTA CHOUDHURY joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	PUSHPITA STORE
Location	:	Kaliganj, Boronogor road
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 x 12 ft=240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Rice,flour,Soyabin oil,soap,Shampo,Drinks e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Kaliganj.▪Agreed grace period is 3 months.

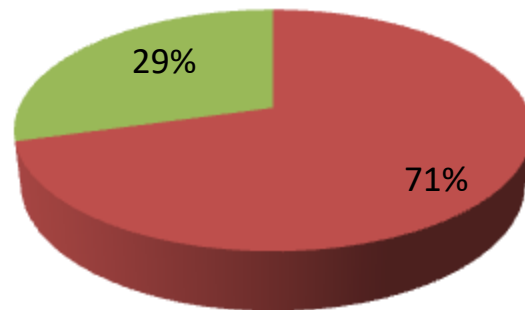
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,flour,Soyabin oil,soap,Shampo,Drinks e.t.c.	2800	84000	1008000
		0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Rice,flour,Soyabin oil,soap,Shampo,Drinks e.t.c.	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1000	12000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	60	1,000	60,000	25	1000	25,000	85,000
Flour	30	500	15,000	20	500	10,000	25,000
Soyabin oil	50	500	25,000	30	500	15,000	40,000
soap	30	100	3,000			0	3,000
shampo	30	200	6,000			0	6,000
			0			0	0
Others			11,000			0	11,000
			0			0	0
Security						0	0
			0			0	0
	128	2300	120,000	75	2000	50,000	170000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,flour,Soyabin oil,soap,Shampo,Drinks e.t.c	2800	84000	1008000	1058400	1111320
0	0	0	0	0	0
Total Sales(A)	2800	84000	1008000	1058400	1111320
Less Variable Expense (B)					
Rice,flour,Soyabin oil,soap,Shampo,Drinks e.t.c	2380	71400	856800	899640	944622
Total Variable Expense	2380	71400	856800	899640	944622
Contributon Margin (CM) [C=(A-B)]	420	12600	151200	158760	166698
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8000	96000	96700	97415
Net Profit (E)= [C-D]		4600	55200	57960	60858
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	55,200	57960	60858
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		35200	73160
	Total Cash Inflow	105,200	93,160	134,018
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	35,200	73,160	114,018

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

