

Proposed NU Business Name: VOLANATH STORE



Project identification and prepared by: MD. Nurul Islam
Kaliyakair

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	DOSHORAT PAL
Age	:	05-10-1982 (34 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers,1sisters
Address	:	Vill: Vongoraj P.O: Boliadi P.S: Kaliyakair 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	:	DEPALI RANI PAL
(iii) Father's name	:	VOLANATH PAL
(iv) GB member's info	:	Branch :Kaliyakair Centre 73 (Female), Member ID: 6956, Group No: 03 Member since: 05-01-1987(27 years) First loan: BDT 2,000
Further Information:		Existing loan: BDT 50,000, Outstanding Loan: 33000
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	10 experience in running business.10 Years in own business She has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713532705
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliyakair Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEPALI RANI PAL joined Grameen Bank since 27 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

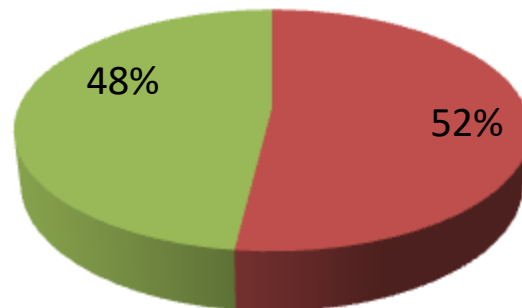
Business Name	:	VOLANATH STORE
Location	:	Kaliyakair, Gazipur
Total Investment in BDT	:	BDT 1,04,000/-
Financing	:	Self BDT 54,000/- (from existing business) 52% Required Investment BDT 50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Soap, Dal, Sugar, Salt, Drinks, e.t.c.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Kaliyakair.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Soap,Dal,Sugar,Salt, Drinks, e.t.c.	4200	126000	1512000
		0	0
Total Sales(A)	4200	126000	1512000
Less Variable Expense (B)			0
Soap,Dal,Sugar,Salt, Drinks, e.t.c.	3780	113400	1360800
Total Variable Expense	3780	113400	1360800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		0	0
Electric Bill		600	7200
Transportation		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		7800	93600
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soap	80	35	2,800	15	230	3,450	6,250
Dal	80	100	8,000	57	80	4,560	
Sugar	10	3,300	33,000	38	800	30,400	
Drinks			2,550			4,590	7,140
Salt	4	600	2,400	20	350	7,000	9,400
			0			0	0
Others			5,250				5,250
			0			0	0
Security						0	0
			0			0	0
	128	4035	54,000	130	1460	50,000	104000

Source of Finance



- Entrepreneur's Contribution 54,000
- Investor's Investment 50,000
- Total 104,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soap,Dal,Sugar,Salt, Drinks, e.t.c.	4800	144000	1728000	1814400	1905120
0	0	0	0	0	0
Total Sales(A)	4800	144000	1728000	1814400	1905120
Less Variable Expense (B)					
Soap,Dal,Sugar,Salt, Drinks, e.t.c.	4320	129600	1555200	1632960	1714608
Total Variable Expense	4320	129600	1555200	1632960	1714608
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		600	7200	7500	7800
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7800	93600	95200	96860
Net Profit (E)= [C-D]		6600	79200	83160	87318
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	79,200	83160	87318
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59200	122360
	Total Cash Inflow	129,200	142,360	209,678
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	59,200	122,360	189,678

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









FAMILY PICTURE

