

Proposed NU Business Name: **PATWARY GENERAL STORE**



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Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHADAT HOSSAIN
Age	:	01-06-1992 (25 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: Uttor Panua, P.O: Reju Mia. P.S: Chagolnaiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAZERA BEGUM
(iii) Father's name	:	ALIM ULLAH PATWARY
(iv) GB member's info	:	Branch: Pathan Nogor, Centre # 03 (Female), Member ID: 1203/1, Group No: 03 Member since: 01-03-2005 to 2011 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT -
(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	:	08 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-560140
Family's Contact No.	:	01814-370546
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA BEGUM joined Grameen Bank since 06 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

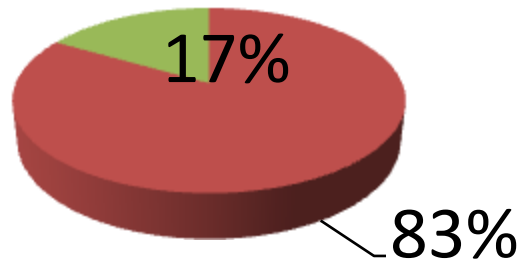
Business Name	:	PATWARY GENERAL STORE
Location	:	Reju mia Bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 300,000/- (from existing business) 83% Required Investment BDT 60,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectiorem item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	75,000	900,000
Total Sales (A)	75,000	900,000
Less. Variable Expense		
Grocery item	56,250	675,000
Total variable Expense (B)	56,250	675,000
Contribution Margin (CM) [C=(A-B)]	18,750	225,000
Less. Fixed Expense		
Electricity Bill	800	9,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	2,000	24,000
Transportation	300	3,600
Total fixed Cost (D)	8,600	103,200
Net Profit (E) [C-D]	10,150	121,800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	200	55	11,000	400	55	22,000	33,000
Biscuit	300	20	6,000	600	20	12,000	18,000
Powder Milk	100	285	28,500	50	285	14,250	42,750
Chanachur	200	35	7,000	100	35	3,500	10,500
Soap	200	38	7,600	100	38	3,800	11,400
Washing Powder	100	40	4,000	1	4450	4,450	8,450
Ring powder	50	48	2,400	0	0	0	2,400
Tea	1	20000	20,000	0	0	0	20,000
Ice-cream	1	63500	63,500	0	0	0	63,500
Security	1	150000	150,000	0	0	0	150,000
Total	1153		300,000	1,251		60,000	360,000

Source of Finance



■ Entrepreneur's Contribution 300,000

■ Investor's Investment 60,000

■ Total 360,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	100,000	1,200,000	1,260,000	1,323,000
Total Sales (A)	100,000	1,200,000	1,260,000	1,323,000
Less. Variable Expense				
Grocery item	75,000	900,000	945,000	992,250
Total variable Expense (B)	75,000	900,000	945,000	992,250
Contribution Margin (CM) [C=(A-B)]	25,000	300,000	315,000	330,750
Less. Fixed Expense				
Electricity Bill	800	9,600	10,500	11,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Rent	2,000	24,000	24,000	24,000
Transportation	500	6,000	7,000	7,500
Total Fixed Cost	8,900	106,800	110,000	112,500
Net Profit (E) [C-D]	16,100	193,200	205,000	218,250
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	193,200	205,000	218,250
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		169,200	350,200
	Total Cash Inflow	253,200	374,200	568,450
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	169,200	350,200	544,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





এখানে
সর্বশেষ নতুন-উত্পাদিত
পাতলা মাছ
কর্ক
পাতলা মাছ



এখানে
স্পেশাল মই-চিড়া
পাওয়া যায়।

KONKA

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FAMILY PICTURE

