

Proposed NU Business Name: **CHANDRA KUMAR STORE**



Project identification and prepared by: Md.shirajul Islam
Keraniganj.

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	CHANDRA KUMAR DAS
Age	:	01-01-1984 (33Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers, 3 Sister
Address	:	Vill: Pothail P.O: Rajabari P.S: Keraniganj Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PURNO LAKHI
(iii) Father's name	:	LET.NOGENDRO DAS
(iv) GB member's info	:	Branch :Basta Centre 7 (Female), Member ID: 1111, Group No: 01 Member since: 02-01-1989(27 years) First loan: BDT 2500
Further Information:		Existing loan: BDT 200000, Outstanding Loan: 76000
(v) Who pays GB loan installment	:	Own
(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.	:	01935472517
Family's Contact No.	:	01912969273
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PURNO LAKHI joined Grameen Bank since 27 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

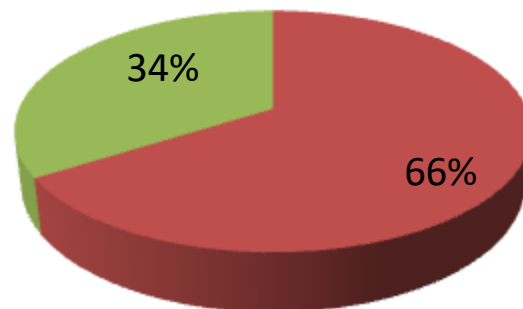
Business Name	:	CHANDRA KUMAR STORE
Location	:	Keraniganj, Dhaka
Total Investment in BDT	:	BDT 147,000/-
Financing	:	Self BDT 97000/- (from existing business) 66% Required Investment BDT 50,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Soap,Dal,Salt, Oil,Flour,Rice,Drinks e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Abdullahpur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Soap,Dal,Salt, Oil,Flour,Rice,Drinks e.t.c.	2400	72000	864000
		0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Soap,Dal,Salt, Oil,Flour,Rice,Drinks e.t.c.	2040	61200	734400
Total Variable Expense	2040	61200	734400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent			0
Electric Bill		300	3600
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soap	20	700	14,000	15	230	3,450	17,450
Dal	20	100	2,000	57	80	4,560	8,560
Drinks	50	100	5000	33	800	26,400	
Flour	20	50	1,000	41	175	7,175	8,175
oil	50	80	4,000	20	350	7,000	11,000
Rice	10	6000	60,000			0	60,000
							0
Others			11,000			1,415	12,415
Security						0	0
			0			0	0
	128	7030	97,000	166	1635	50,000	147000

Source of Finance



- Entrepreneur's Contribution 97,000
- Investor's Investment 50,000
- Total 147,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soap,Dal,Salt, Oil,Flour,Rice,Drinks e.t.c.	3000	90000	1080000	1134000	1190700
		0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Soap,Dal,Salt, Oil,Flour,Rice,Drinks e.t.c.	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5800	69600	70000	70400
Net Profit (E)= [C-D]		7700	92400	97020	101871
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	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72400	149420
	Total Cash Inflow	142,400	169,420	251,291
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	72,400	149,420	231,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:
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

