

Proposed NU Business Name: **DOYAL STORE**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta5

Name	:	SUMON CHANDRA DHAR
Age	:	12-07-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Dorimerun, P.O: Raunat, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MINA RANI DHAR
(iii) Husband's name	:	DOYAL CHANDRA DHAR
(iv) GB member's info	:	Branch: Raniganj, Centre # 04 (Male), Member ID: 1193, Group No: 03 Member since: 25-05-1987 to 2017 (30 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: BDT 28,092 /-
(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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-468580
father's Contact No.	:	01757-624408
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DOYAL CHANDRA DHAR joined Grameen Bank since 30 years ago. At first he took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DOYAL STORE
Location	:	Raunat, Gazipur
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,00,000 (from existing business) 74% Required Investment BDT 70,000 (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	25,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bakery , Cosmetics, Cold Drinks, Rice, Pulse Other goods etc▪Average 15 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Kapasia, Gazipur▪Agreed grace period is 3 months.

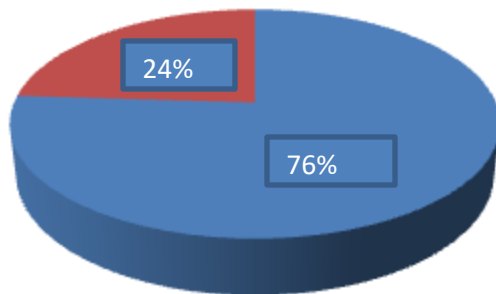
Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bakery , Cosmetics, Cold Drinks, Rice, Pulse Other goods etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Bakery , Cosmetics, Cold Drinks, Rice, Pulse Other goods etc	2,500	75,000	900,000
Total variable Expense (B)	2,500	75,000	900,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Guard		300	3,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Transportation		500	6,000
Total fixed Cost (D)		8,550	1,02,600
Net Profit (E) [C-D]		6,450	77,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery	-	-	8,000	-	-	-	8,000
Soft Drinks	15 Case	550	8,250	10 Case	550	5,500	13,750
Soap	300	70	21,000	100	70	7,000	28,000
Soyabin oil	50	150	7,500	100	150	15,000	22,500
Cosmetics	-	-	7,000	-	-	5,750	12,750
Oil	50 Kg	85	4,250	50 Kg	85	4,250	8,500
Confectionery	-	-	4,000	-	-	-	4,000
Detergent	300	50	15,000	-	-	-	15,000
Coconut oil	80	200	16,000	50	200	10,000	26,000
Cow Food	-	-	5,000	-	-	-	5,000
Pulse	4 Sack	5,000	20,000	2 Sack	5,000	10,000	30,000
Rice	20 Sack	2,500	50,000	5 Sack	2,500	12,500	62,500
Body spreay	30	300	9,000	-	-	-	9,000
Security			25,000	-	-	-	25,000
Total			2,00,000			70,000	2,70,000



Source of Finance

- Entrepreneur's Contribution- 2,00,000
- Investor's Investment- 70,000
- Total Investment-2,70,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery , Cosmetics, Cold Drinks, Rice, Pulse Other goods etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Bakery , Cosmetics, Cold Drinks, Rice, Pulse Other goods etc	3,320	99,600	1,195,200	1,254,960	1,317,708
Total variable Expense (B)	3,320	99,600	1,195,200	1,254,960	1,317,708
Contribution Margin (CM) [C=(A-B)	680	20,400	244,800	257,040	269,892
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,700	3,800
Guard		300	3,600	3,600	3,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		800	9,600	10,500	11,500
Total Fixed Cost		8,900	1,06,800	1,08,100	1,09,400
Net Profit (E) [C-D)		11,500	1,38,000	1,48,940	1,60,492
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,38,000	1,48,940	1,60,492
1.4	Opening Balance of Cash Surplus		1,10,000	2,30,940
	Total Cash Inflow	2,08,000	2,58,940	3,91,432
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	1,10,000	2,30,940	3,63,432

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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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সংগঠিত গুণমা

গ্রামীণ শক্তি স

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প্রস্তাবিত নবীন উ

দায়াল সেক্টরে
কম্পাউন্ডিং, সাবস্ক্রিপ্শন

কপ্ত জীবন বৃত্তান্ত:

সুস্মান চন্দ্র বর



Pineapple
পাইনআপল
Wavy
নাহি





FAMILY PICTURE

