

## Proposed NU Business Nam:GOSHAMI VARITIES STORE



Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SHOSUNTO KUMAR GOSHAMI</b>
Age	:	15/09/-199819 Years)
Education, till to date	:	S,S,C
Marital status	:	UNMARRIED
Children	:	0son
No. of siblings:	:	1Brother, 2 SISTER
Address	:	Vill:VARRA POS:SOLIL , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	Most: SUKLA RANI GOSHAMI
(iii) Father's name	:	LET :SHOSIL KUMAR
(iv) GB member's info	:	BrancSHOBOUTHPUR Centre #25/m (male), Member ID : 1995/2 Group No:03 Member since:25/01/1997 First loan: BDT 10000 /- Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	fathar
(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	:	11years experience in running business. He has no training
Other Own/Family Sources of Income	:	AGRICULTURE
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728965605
Family's Contact No.	:	01850203156
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUKLA RANI GOSHAMI

joined Grameen 8years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>GOSHAMI VARITIES STORE</b>
Location	:	VARRA BAZAR MAIN ROAD NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT 1530000/-
Financing	:	Self BD103000/- (from existing business 67% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 11ft=198square ft
Security of the shop	:	36000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods LI K :RFL CHAIR , ANARGY BALP BISKITE BALTI FAN SWITICE TAR SHO ,BAG CHATA ,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is WANT .</li><li>▪Collects goods from NAGOURPUR .</li><li>▪Agreed grace period is 3 months.</li></ul>

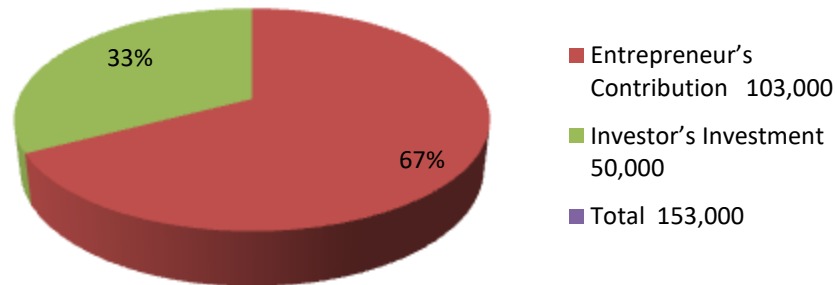
# Existing Business (BDT)

BDT (TK)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
RFL CHAIR , ANARGY BALP BISKITE BALTI FAN SWITICE TAR SHO ,BAG CHATA	2768	83000	996000
<b>Total Sales (A)</b>	<b>2768</b>	<b>83000</b>	<b>996000</b>
<b>Less. Variable Expense</b>			
RFL CHAIR , ANARGY BALP BISKITE BALTI FAN SWITICE TAR SHO ,BAG CHATA		66400	796000
<b>Total variable Expense (B)</b>		<b>66400</b>	<b>796000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>16600</b>	<b>199200</b>
<b>Less. Fixed Expense</b>			
Rent		1100	13200
Electricity Bill		150	1800
Transportation		,1000	12000
Mobile Bill		200	2400
Entertainment		500	6000
Gurd		150	1800
janitor		0	0
salary (staff)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>
<b>Net Profit (E) [C-D]</b>		<b>5500</b>	<b>102000</b>

## Investment Breakdown

### Investment Breakdown

Particula	Existing	Proposed	Proposed Total
RFL CHAIR	14400		14400
ANERGY BALP	9000	20000	29000
GIFT SET	6000		6000
BALTI	5000	20000	25000
TOLS	2600		2600
FAN	6000		6000
CHOKAT	8000		8000
SHOUG ,	10000		10000
GAMLA		20000	
TAR	5000		5000
BAG	2000		2000
<b>Total</b>	<b>67000</b>	<b>60000</b>	<b>127000</b>



Particular	Monthly	1st Year	2nd Year(+5%)	3 <sup>rd</sup> year(5+5%)
<b>Revenue (sales)</b>				
RFL CHAIR , ANARGY BALP BISKITE BALTI FAN SWITICE TAR SHO ,BAG CHATA	83000	996000	1045000	1098090
<b>Total Sales (A)</b>	<b>83000</b>	<b>996000</b>	<b>1045000</b>	<b>1098090</b>
<b>Less. Variable Expense</b>				
RFL CHAIR , ANARGY BALP BISKITE BALTI FAN SWITICE TAR SHO ,BAG CHATA	64400	796000	835000	877590
<b>Total variable Expense (B)</b>	<b>64400</b>	<b>796000</b>	<b>835000</b>	<b>877590</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>16600</b>	<b>199200</b>	<b>210000</b>	<b>220500</b>
<b>Less. Fixed Expense</b>				
Rent	1100	13200	13200	13200
Mobile Bill	200	2400	2600	2600
Electricity Bill	150	1800	1800	2000
Transportation	1000	12000	12000	12000
Guard	150	1800	1800	1800
Entertainment	500	6000	6000	6000
salary (staff)	0	0	0	
Salary (self)	5000	60000	60000	60000
<b>Total fixed Cost (D)</b>	<b>8100</b>	<b>97200</b>	<b>97400</b>	<b>97400</b>



# 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>3rdyear(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60000		
1.2	Net Profit	102000	112600	123100
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		78000	166600
	<b>Total Cash Inflow</b>	<b>162000</b>	<b>190600</b>	<b>289700</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>78000</b>	<b>166600</b>	<b>265700</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

