

Proposed NU Business Name: PUSPO STORE



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Donbari Tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE TOPON KUMAR SAHA
Age	:	16/10/1983(34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	0boy 2Gril
No. of siblings:	:	5 Brothers 0 sister
Address	:	Vill:Soanoti P.O:SonotiaP.S:Jamalpur Dist:Jamalpur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ham rani saha
(iii) Father's name	:	Nibaron chandra saha
(iv) GB member's info	:	Branch:Digpai , Centre # 13(Female), Member ID: 1884, Group No: 02 Member since: 2000 raning (17Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 25380.
(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	:	15 years 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.	:	01713567295
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAM RANI SAHA Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	PUSPO STORE
Location	:	Sonotia bazar,Jamalpur, jamalpur
Total Investment in BDT	:	BD 147,200
Financing	:	Self BDT 97200(from existing business) 66% Required Investment BDT 50,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;cosmetics,biscutes,bkashEtc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 0 Employee. ▪The Shop is own. ▪Collects goods from Dhanbari. ▪Agreed grace period is 3 months.

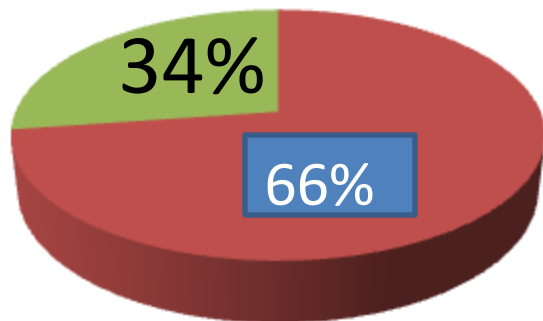
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Comatecs bescut bakary	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
Comatecs bescut bakary	3,400	102,000	1224000
	0	0	0
	0	0	0
Total variable Expense (B)	3,400	102,000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		0	0
Electricity bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		200	2,400
Guard		100	1,200
Genaretor		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		6,350	76,200
Net Profit (E) [C-D]		11,650	139,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cosmatecs	300p	50	15,000			30,000	45,000
bescut	4k	500	2000			20,000	22,000
Bakary			3000				
komol pani	5k	450	2200				
other			10000				
Bkash			12000				
Dach bangla			3000				
chanachur			50000				
security							
Total			97,200			50,000	147,200

Source of Finance



Entrepreneur Investment:
97,200
Investor Investment:50,000
Total Investment:147,200

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Comatecs bescut bakary	5,000	150,000	1,800,000	1,890,000	
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	
Less. Variable Expense					
Comatecs bescut bakary	4,250	127,500	1,530,000	1,606,500	
Total variable Expense(B)	4,250	127,500	1,530,000	1,606,500	
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	
Less. Fixed Expense					
Rent		0	0	0	
Electricity bill		200	2,400	2,500	
Transportation		500	6,000	6,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		200	2,400	2,700	
Guard		100	1200	1200	
Genaretor		150	1,800	1,800	
Mobile bill		200	2,400	2,600	
Total fixed Cost (D)		6,350	76,200	77,600	
Net Profit (E) [C-D]		16,150	193,800	205,900	
Investment Payback			30,000	30,000	

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	193,800	205,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		163,800
	Total Cash Inflow	243,800	369,700
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	163,800	339,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 16 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

