

M/S Chan Mohan Paul Store



Project by- Indrajit Paul

Identified by- Md. Altaf Hossain

Verified by- Sanwar Hossain

**Brahmanbaria Unit
Area 4**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Indrajit Paul
Age	:	22 March 1999(18 years)
Marital status	:	Unmarried
Children	:	Son 0, Daughter 0
No. of siblings:	:	03 Brothers, 0 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ghita Rani Paul
(iii) Father's name	:	Bishajit Paul
(iv) GB member's info	:	Branch:Mogra , Centre# 56/mo, Group no : 01 Loanee no.4808, Member since: 2009 First loan:10,000
Further Information:		Existing loan:50,000 Outstanding: 8,000
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	H. S. C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Grocery Business
Initial Investment	:	80,000 (Father)
Trade License		(2017-2018)
Business Experience And Training Info	:	04 Years
Other Own/Family Sources of Income	:	Father's Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01734-335585
NU Project Source/Reference	:	GT- Brahmanbaria Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 2009(08 years). At first She took 10,000 taka from GB. GB Borrower invested GB Loan in business for expansion. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name		M/S Chan Mohan Paul Store
Address/ Location	:	Mogra Bazar , Akhaura, Brahmanbaria
Total Investment in BDT	:	3,64,000
Financing	:	Self BDT-3,14,000/- (from existing business) 86% Required Investment BDT- 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	6,000
Proposed Salary		6,000
Proposed Business		
(i)% of present gross profit margin	:	10%
(ii) Estimated %of proposed gross profit margin		10%
(iii) Agreed grace period		01 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Goods –1,84,500 Cash box, Rack, choki, Chair. Tool, Fan= 30,000 Advance=1,00,000	3,14,500		3,14,500
<u>Proposed items:</u> Rice, Oil, Dal & grocery goods		50,000	50,000
Total Capital	3,14,500	50,000	3,64,500

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Product name	Unit (Quantity)	Amount
Rice	10 bag	35,000
Dal	1 bag	5,000
Oil	1 drum	16,000
Sugar	3 bag	10,000
Atta	4 bag	4,,000
Salt	5 bag	4,500
Onion	10 bag	11,000
Gallic	1 bag	5,500
Ginger	30 kg	2,000
Spice		10,000
Soap, powder, shampoo & others grocery goods		80,500
Cash box, Rak, choky, Chair. Tole Blance & Fan		30,000
Advance		1,00,000
Total Present Stock		3,14,500

Proposed items		
Product Name	Unit	Amount
Rice	6 bag	20,000
Oil	1 drum	16,000
Dal	1 bag	4,000
Other grocery items		10,000
Total Proposed		50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	10,000	3,00,000	36,00,000
Less: Cost of sales (B)	9,000	2,70,000	32,40,000
Profit (C) [C=(A-B)]	1,000	30,000	3,60,000
Less: Operating Costs			
Electricity bill		500	6,000
Shop Rent		3,000	36,000
Generator Bill		100	1,200
Mobile bill		300	3,600
Present salary/Drawings- self		6,000	72,000
Present salary/ Drawing –Staff-01		4,000	48,000
Conveyance or Transport]		2,000	24,000
Others (fees, Entertainment, TL renew)		500	6,000
Non Cash Item:			
Depreciation Expenses(30,000*10%)		250	3,000
Total Operating Cost (F)		16,650	99,800
Net Profit (E-F):		13,350	60,200

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	10,500	3,15,000	37,80,000	11,000	3,30,000	39,60,000
<i>Less: Cost of Sale (B)</i>	9,450	2,83,500	34,02,000	9,000	2,70,000	32,40,000
Profit (A-B)=(C)	1,050	31,500	3,780,000	11,00	33,000	3,96,000
<i>Less: Operating Costs</i>						
Electricity bill		500	6,000		500	6,000
Shop Rent		3,000	36,000		3,000	36,000
Genarator Bill		200	2,400		300	3,600
Mobile bill		400	4,800		500	6,000
Present salary/Drawings- self		6,000	72,000		6,000	72,000
Present salary/ Drawing –Staff		4,500	54,000		5,000	60,000
Conveyance or Transport		2,000	24,000		2,000	24,000
Others (fees, Entertainment, TL renew)		500	6,000		500	6,000
Non Cash Item:						
Depreciation Expenses		250	3,000		250	3,000
Total Operating Cost		17,350	2,08,200		17,450	2,09,400
Net Profit (C-D) = (E)		14,150	1,69,800		15,550	1,86,600
GT payback			30,000			30,000
Retained Income:		1,39,800			1,56,600	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,69,800	1,86,600
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		1,42,800
	Total Cash Inflow	2,22,800	3,32,400
2.0	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
3.0	Net Cash Surplus	1,42,800	3,02,400

SWOT ANALYSIS

STRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft
- Fire



পাঞ্জাব/০

কালো	কালোসয়া
২%	২.৫%

পাঞ্জাব/০





Angulim

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শুভ্র
শুভ্র

জনি

পাখান/

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ব্রহ্ম

50 Kg

50 Kg
Fresh Super Premium Salt
100%

50 Kg
চিনি
50 Kg



(UPSDR Form 3A)

People's Republic of Bangladesh
Office of the Registrar of Birth and Death
Mogra Union Parishad -
Akhaura, Brahmanbaria
Birth Certificate

(Rule 8 of Birth and Death Registration (Union Parishad) Rules, 2006)
(Issued from Birth Register)

Register No: 3

Date of Registration: 12-02-2008

Date of Issue: 16-08-2016

Birth Registration No: * 19991210285011643

Name: Inurajit Paul

Date of Birth: 22-03-1999

Sex: Male

Twenty Second March Nineteen Hundred Ninety Nine

Place of Birth: Village: Mogra, Post Office: Gangasagar
Upazila: Akhaura, Dist: Brahmanbaria

Father's Name: Bishajit Paul

Father's Nationality: Bangladeshi

Mother's Name: Gita Ram Paul

Mother's Nationality: Bangladeshi

Permanent Address: Village: Mogra, Post Office: Gangasagar
Upazila: Akhaura, Dist: Brahmanbaria

(UP Secretary - Seal and Signature)

Mohammad Anif Mian
Secretary
Mogra Union Parishad
Akhaura, Brahmanbaria



Md. Monir Hossain
Chairman
Mogra Union Parishad
Akhaura, Brahmanbaria

*The first digit represents year of birth, second and third digits represent village and last six digits are personal serial number.



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: নীল রানী পাল

Name: Niranjana Paul

স্বামী: বিশুজিত পাল

মাতা: সুত পুষ্প রানী পাল

Date of Birth: 12 Jun 1989

নীল রানী পাল

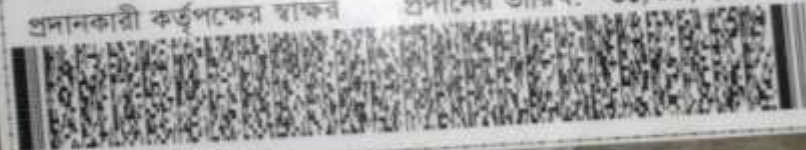
ID NO: 1210285739537

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: বাসা/হোল্ডিং: চাঁদ মোহন পালের বাড়ি, গ্রাম/রাঙা: মোগড়া, মোগড়া,
ডাকঘর: গংগাসাগর - ৩৪৫২, আখাউড়া, ব্রাহ্মণবাড়িয়া

Mohammad Anif Mian

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩১/০৮/২০০৮





thank
you!