

Proposed NU Business Name :POJA STORE

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NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	PORITOSH PAL
Age	:	10-9-1984(34 Years)
Education, till to date	:	CLASS ,FIVE
Marital status	:	MARRIED
Children	:	1 DOUGHTER
No. of siblings:	:	2 Brother,2 Sister.
Address	:	Vill: PALPARA .P.O:GOYHATA , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst :MINU RANI PAL
(iii) Father's name	:	FATH: RNNOJATH PAL
(iv) GB member's info	:	Branch NAGOURPUR Centre #6/M(FAMEL), Member ID : 1348/2 , Group No:01 Member since:19/07/2009 First loan: BDT 8000 /- Outstanding loan: 5430
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	2years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710652038
Family's Contact No.	:	01767408512
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINU RANI PAL

joined Grameen 08years ago. At first she took BDT 8000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

Proposed Nobin Udyokta Business Info

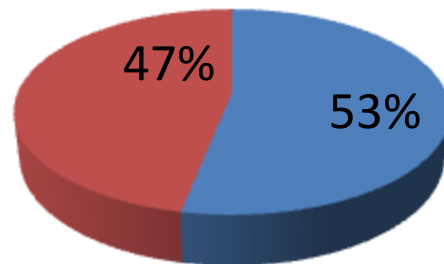
Business Name	:	POJA STORE
Location	:	GOYHATA , BAZZAR ,NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT106670/-
Financing	:	Self BDT 56670/- (from existing business 53% Required Investment BDT 50,000/- (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225square ft
Security of the shop	:	35000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;; MINERAL WATER , SHO , CHIEF , BISKIET WASHING POWDER , BRASH , BOL , PAST , PAN CHANA RICE DULL etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is RENT.▪Collects goods from tangail▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
MINERAL WATER , SHO , CHIEF , BISKIET WASHING POWDER , BRASH , BOL , PAST , PAN CHANA RICE DULL		80000	960000
Total Sales (A)		80000	960000
Less. Variable Expense			
MINERAL WATER , SHO , CHIEF , BISKIET WASHING POWDER , BRASH , BOL , PAST , PAN CHANA RICE DULL	0	68000	816000
Total variable Expense (B)	0	68000	816000
Contribution Margin (CM) [C=(A-B)]	0	12000	144000
Less. Fixed Expense			
Rent		700	8400
Electricity Bill		500	6000
Transportation		,500	6000
Mobile Bill		300	3600
Entertainment		300	3600
Gurd		50	600
janitor		150	1800
Salary (self)		5,000	60,000
Total fixed Cost (D)		7500	90000
Net Profit (E) [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drink	120	55	6,600	300	55	16,500	23,100
Shoe	50	100	5,000	120	100	12,000	17,000
Biscuit			5,000			0	5,000
Brush	50	35	1,750			0	1,750
Security			35,000			0	35,000
Others			3,320			21,500	24,820
	220	190	56,670			50,000	106670

Source Of Finance



- Entrepreneur's Contribution
56670
- Investor's Investment 50000

Financial Projection (BDT) S

Particular	Monthly	1st Year	2nd Year(+5%)	3 rd Year(+5%)
Revenue (sales)				
MINERAL WATER , SHO , CHIEF , BISKIET WASHING POWDER	80000	960000	1008000	1058400
Total Sales (A)	80000	960000	1008000	1058400
Less. Variable Expense				
MINERAL WATER , SHO , CHIEF , BISKIET WASHING POWDER ,	68000	816000	856800	899640
Total variable Expense (B)	68000	816000	856800	899640
Contribution Margin (CM) [C=(A-B)	12000	144000	151200	158760
Less. Fixed Expense				
Rent	700	8400	8400	8400
Electricity Bill	500	6000	6000	6000
Guard	50	600	600	600
Mobile Bill	300	3600	3600	3600
generator	150	1800	1800	1800
Entertainment	300,	3600	3600	3600
transportation	500	6000	6000	6000
Salary (self)	5000	60,000	60,000	60000
Total Fixed Cost	7500	90000	90000	90000
Net Profit (E) [C-D)	4500	54000	61200	68760

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

Cash flow projection on business plan (rec. & Pay)				
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	3RD (BDT+5%)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	54000	61200	68760
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		34000	75200
	Total Cash Inflow	104000	95200	143960
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	34000	75200	123960

SWOT ANALYSIS

STRENGTH

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



স্বাধীনতা
সামাজিক
গুণ

গ্রামীণ শক্তি

প্রস্তাবিত নবীন

প্রকল্পের নাম: দুর্ভিক্ষ ষ্টোব

ইউনিটের নাম: হাগর পুত্র

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: পদ্মিনী দেবী

বয়স: ৩৫ বছর

জন্ম তারিখ: ২১/০২/৮০

শিক্ষাগত যোগ্যতা: ৬ম শ্রেণী

বৈবাহিক অবস্থা: বিবাহিত

















