

Proposed NU Business Name: **KRISNA GOPAL STORE**



Project identification and prepared by: Md.Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BASUDEB GHOSH
Age	:	12-02-1986 (31 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Solla, P.O: Solla . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RADHARANI GHOSH
(iii) Father's name	:	SUBAS GHOSH
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre #35 (Female), Member ID: 2735, Group No: 03 Member since: 15-01-1996 (11 Years) First loan: BDT 3,000/- Existing loan: 20,000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01940-177846
Family's Contact No.	:	01906-304365
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RADHARANI GHOSH joined Grameen Bank since 21 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

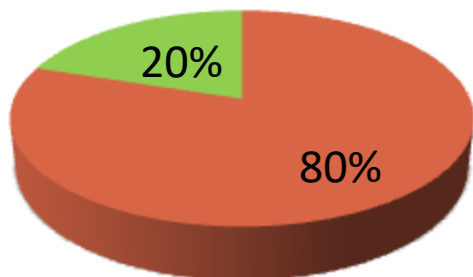
Proposed Nobin Udyokta Business Info

Business Name	:	KRISNA GOPAL STORE
Location	:	Solla bazar, Nawabgonj
Total Investment in BDT	:	BDT 3,88,000/-
Financing	:	Self BDT 3,28,000/- (from existing business) 80% Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 10 ft= 220 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to scaled up by investment in existing goods like Rice,Suger, etc.▪The business is operating by entrepreneur. Existing no employee.▪The farm is Rented.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Grocery Item	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Grocery Item	2975	89250	1071000
Total Variable Expense	2975	89250	1071000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Electric Bill		800	9600
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		300	3600
Gard		100	1200
Generator		200	2400
Rent		2000	24000
Mobil Bill		200	2400
Total Fixed Cost (D)		9600	115200
Net Profit (E)= [C-D]		6150	73800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	10	32,00	32,000				32,000
Daul	07	5,500	38,500				38,500
Atta	05	1,300	6,500				6,500
Soyabin	12	1,500	18,000				18,000
Sugar	04	2,750	11,000				11,000
Flower	04	2,000	8,000				8,000
Cold Drinks	10	2000	20,000				20,000
Cosmatics			50,000			50,000	100,000
Others			30,000			30,000	60,000
Suresh oil	10	1,400	14,000				14,000
Security			1,00,000				1,00,000
Total			3,28,000			80,000	4,08,000

Source of Finance



- Entrepreneur's Contribution's :- 3,28,000
- Investor Investment's :- 80,000
- Total :- 4,08,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocerry item	4900	147000	1764000	1852200	1944810
Total Sales(A)	4900	147000	1764000	1852200	1944810
Less Variable Expense (B)					
Grocerry item	3675	110250	1323000	1389150	1458608
Total Variable Expense	3675	110250	1323000	1389150	1458608
Contributon Margin (CM) [C=(A-B)]	1225	36750	441000	463050	486203
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1000	12000	144000	1728000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		10000	117600	245400	1830030
Net Profit (E)= [C-D]		26750	321000	337050	353903
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	321,000	337050	353902.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		297000	610050
	Total Cash Inflow	381,000	634,050	963,953
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	297,000	610,050	939,953

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:
Patiljhap, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest











কপড়কে রাখে
নতুনের মতো তাজ্বল

বাসু দেব পৌর ।

পেজা কড়াক, বনমণ্ডল ।

