

Proposed NU Business Name: **DULAL STORE**



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Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	DULAL CHANDRA DAS
Age	:	01/02/1999 (23Years)
Education, till to date	:	Class- 08
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brother
Address	:	Vill: Sonapur P.O: Sonapur, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSNA BALA DAS
(iii) Father's name	:	BINOD CHANDROW DAS
(iv) GB member's info	:	Branch: Amirabad Centre #20 /(Female), Member ID: 2156/1, Group No: 04 Member since: 01-04-1998(19Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 1,30,000/- Outstanding loan: BDT 45,440/-
(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	:	02Years Experience 02 In Running Business. He Has No Year Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01858-605479
Mother's Contact No.	:	01758-279416
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA BALA DAS joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

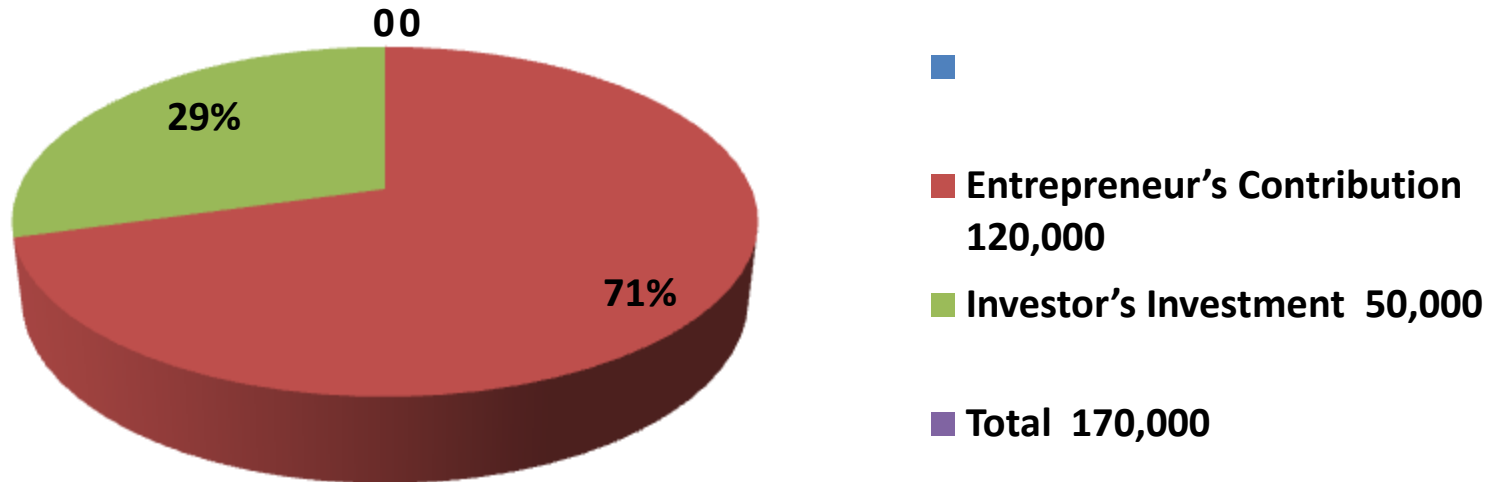
Business Name	:	DULAL STORE
Location	:	Das para,Sonapur,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,70,000/-
Financing	:	Self BDT 1,20,000/- (From Existing Business) 71% Required Investment Bdt 50,000(as Equity) 29%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Rice, Dal, Flour, Oil, Bekash, Lode & others.▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Rice, Dal, Flour, Oil, Bekash, Lode & others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Rice, Dal, Flour, Oil, Bekash, Lode & others	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		600	7200
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7700	92400
Net Profit (E)= [C-D]		10300	123600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Rice	5	2,200	11,000	10	2,200	22,000	33,000
Dal	1	1,500	1,500				1,500
Flour	1	2,000	2,000				2,000
Oil	100	100	10,000			0	10,000
Drinks	10	500	5,000	20	500	10,000	15,000
Biskut	20	500	10,000			0	10,000
Bekash			30,000			0	30,000
Lode			10,000			0	10,000
Others			20,500			18,000	38,500
Security			20,000				20,000
Total	137	6,800	120,000	30	2,700	50,000	170,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice, Dal, Flour, Oil, Bekash, Lode & others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Rice, Dal, Flour, Oil, Bekash, Lode & others	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7700	92400	93400	94430
Net Profit (E)= [C-D]		14800	177600	186480	195804
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	177,600	186480	195804
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157600	324080
	Total Cash Inflow	227,600	344,080	519,884
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	157,600	324,080	499,884

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop : Das para ,Sonapur
,sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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