

Proposed NU Business Name: **SUDARSHAN STORE**



Project identification and prepared by: Aowled Hossain,
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUDARSHAN BANIK
Age	:	11-01-1984 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	02 Daughters.
No. of siblings:	:	05 Brothers.
Address	:	Vill: Birring ;P.O:Feni ; P.S: Feni Sadar, 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	:	SADHONA RANI BANIK
(iii) Father's name	:	ARUN CHANDRA BANIK
(iv) GB member's info	:	Branch: Dharmopur Feni, Centre # 16 (Female), Member ID: 1932, Group No: 03 Member since: 1999 To 2005 (06 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	no years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SADHONA RANI BANIK joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SUDARSHAN STORE
Location	:	Sultanpur Bazar , Feni
Total Investment in BDT	:	BDT: 262,000 /-
Financing	:	Self BDT: 202,000/- (from existing business) 77% Required Investment BDT: 60,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security	:	120,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery, Cosmetics Etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni▪Agreed grace period is 3 months.

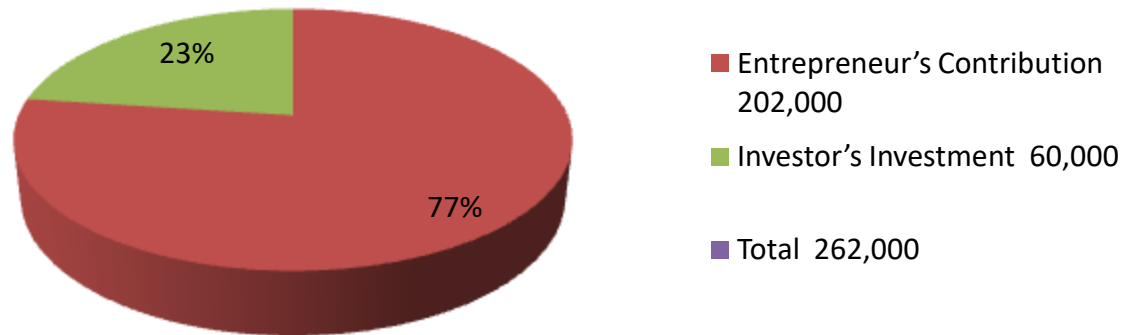
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery, Cosmetics Etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Grocery, Cosmetics Etc.	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Rent		3,000	36,000
Electricity bill		1,200	14,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Night Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed cost (D)		12,000	144,000
Net Profit (E)= [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuits	500	20	20,000	500	20	10000	30,000
Chanachur	500	10	5,000	0	0	2,500	7,500
Cake	100	20	2,000	0	0	0	2,000
Acher	500	20	10,000	0	0	0	10,000
Cosmetices	0	0	20,000	0	0	20,000	40,000
				0	0	0	
Cold Drink	10	500	5,000	0	0	7,500	12,500
Others	0	20000	20,000	0	0	20,000	40,000
Security	0	0	120,000	0	0	0	120,000
Total	0	0	202,000	0	0	60,000	262,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery, Cosmetics Etc	4,500	135,000	1620000	1701000	1786050
Total Sales (A)	4,500	135,000	1620000	1701000	1786050
Less Variable Expense					
Grocery, Cosmetics Etc	3,825	114,750	1377000	1445850	1518142.5
Total variable Expense (B)	3,825	114,750	1377000	1445850	1518142.5
Contribution Margin (CM) [C=(A-B)	675	20,250	243000	255150	267907.5
Less fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		1,500	18,000	18,200	18,400
Transportation		2,200	26,400	26,600	26,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		500	6,000	6,000	6,000
Night Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8,400	8,600	8,800
Total fixed cost (D)		12,900	154,800	155,400	156,000
Net Profit (E)= [C-D]		7,350	88,200	99,750	111,908
Investment Payback					

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	88,200	99,750	111,908
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64,200	139,950
	Total Cash Inflow	148,200	163,950	251,858
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	64,200	139,950	227,858

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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



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সুদর্শন স্টোর

ফিস, এয়ারপোর্ট রোড, ফেনী। মোবাঃ ০১৭১৮-৭১

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সিএ অফিস, এয়ারপোর্ট রোড, ফেনী। মোবাঃ ০১৭১৮-৭৬৪৮০৭





FAMILY PICTURE

