

Proposed NU Business Name: **PRYANGKA STORE**



Project identification and prepared by: Mohammad Fazlul Haq
Sonagazi, Feni.

Project verified by: Abadot Hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAYNAL ABEDIN
Age	:	01/01/1987(31Years)
Education, till to date	:	Class-08
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brathers and o2 Sisters
Address	:	Vill: Olipur P.O: Dhalia Bazar, P.S: Fenisadar, 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	:	NURJAHAN
(iii) Father's name	:	LATE-ABUL KHAYER
(iv) GB member's info	:	Branch: Dhalia, Centre # 20/(Female), Member ID: 4511, Group No: 11 Member since: 15-06-2009 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 16,000/- Outstanding loan: BDT 5600/-
(v) Who pays GB loan installment	:	Brother
(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	:	05 Years Experience 05 In Running Business. He has no Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01836-855114
Mother's Contact No.	:	01812-833337
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

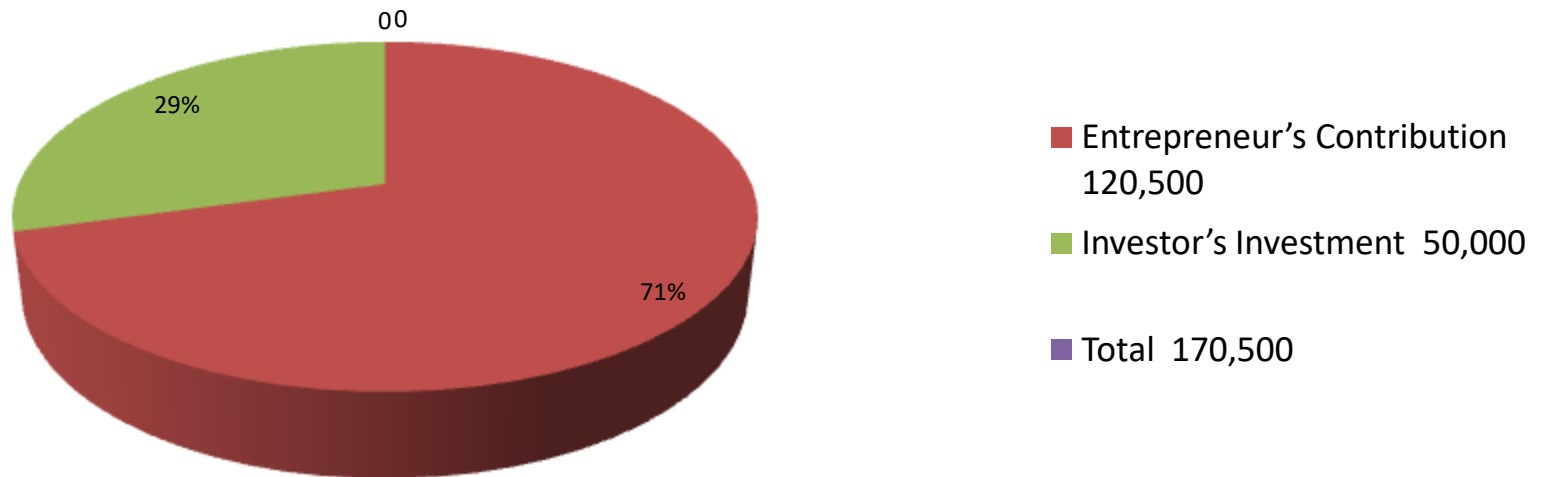
Proposed Nobin Udyokta Business Info

Business Name	:	PRYANGKA STORE
Location	:	Monowara Complex,Matiganj,sonagazi, Feni.
Total Investment In BDT	:	Bdt 170,500/-
Financing	:	Self BDT 120,500/- (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	:	20,000/
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold drinks,Biscuit,Cosmetics,Bulb,Milk,Tea, & others.▪Average 10% 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)			
Cold drinks,Biscuit,Cosmetics,Bulb,Milk,Load & Others	6000	180000	2160000
	0	0	0
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
Cold drinks,Biscuit,Cosmetics,Bulb,Milk,Load & Others	5400	162000	1944000
Total Variable Expense	5400	162000	1944000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1450	17400
Electric Bill		1200	14400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		9000	108000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Cold drinks	0	0	25,000	0	0	20,000	45,000
Biscuit	0	0	25,000	0	0	0	25,000
Cosmetics	0	0	15,000	0	0	0	15,000
Icecrym	0	0	5,000	0	0	0	5,000
Bulb	0	0	1,000	0	0	0	1,000
Juice	0	0	2,000	0	0	0	2,000
Chips	0	0	1,500	0	0	0	1,500
Milk	0	0	3,500	0	0	0	3,500
Tea	0	0	2,500	0	0	0	2,500
Load	0	0	20,000	0	0	0	20,000
Refrejator	0	0	0	1	25,000	25,000	25,000
Others			0			5,000	5,000
Security			20,000				20,000
Total	0	0	120,500	1	25,000	50,000	170,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cold drinks,Biscuit,Cosmetics,Bulb,Milk,Load & Others	7000	210000	2520000	2646000	2778300
Plate var,Var,Anggel & Others	0	0	0	0	0
Total Sales(A)	7000	210000	2520000	2646000	2778300
Less Variable Expense (B)					
Cold drinks,Biscuit,Cosmetics,Bulb,Milk,Load & Others	6300	189000	2268000	2381400	2500470
Total Variable Expense	6300	189000	2268000	2381400	2500470
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		1450	17400	17400	17400
Electric Bill		1200	14400	14700	15000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9000	104400	105100	105815
Net Profit (E)= [C-D]		12000	144000	151200	158760
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	144,000	151200	158760
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		124000	255200
	Total Cash Inflow	194,000	275,200	413,960
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	124,000	255,200	393,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Dhalia bazar, Feni sadar,
Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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