

Proposed NU Business Name: **DIPU GENERAL STORE**



Project identification and prepared by: MD. Nurul Islam,
Kaliakair Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	APURBA KUMAR DIPU
Age	:	01-03-1987 (28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 3 Sister
Address	:	Vill: North Gozaria, P.O: Kaliakair, P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PUSHPO RANI
(iii) Father's name	:	NARAYAN CHANDRA
(iv) GB member's info	:	Branch: Kaliakair, Centre # 14(Female), Member ID: 4441, Group No: 02 Member since: 03-02-1988 (27 Years) First loan: BDT 2,500 /-
Further Information:		Existing Loan: BDT 40,000 , Outstanding loan: BDT 33,926
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Shop rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01671-813052
Mother's Contact No.	:	01739-736827
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PUSHPO RANI joined Grameen Bank since 27 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	DIPU GENERAL STORE
Location	:	Kaliakair, Gazipur
Total Investment in BDT	:	BDT 1,93,000/-
Financing	:	Self BDT 1,13,000/-(from existing business) 59% Required Investment BDT 80,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 13 ft= 195 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Soyabin, Salt, Soap, Cosmetics, Soft Drinks, Biscuit, Chanachur, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Kaliakair Bazaar.▪Agreed grace period is 3 months.

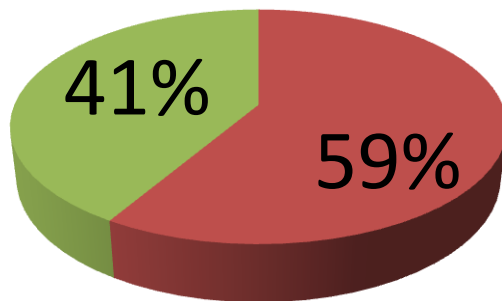
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,550	76,500	918,000
Total Sales (A)	2,550	76,500	918,000
Less. Variable Expense			
Grocery Item	2,168	65,025	780,300
Total variable Expense (B)	2,168	65,025	780,300
Contribution Margin (CM) [C=(A-B)]	383	11,475	137,700
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		500	6,000
Total fixed Cost (D)		6,000	66,000
Net Profit (E) [C-D]		5,475	71,700

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (7 x 1800)	12,600	15,000	27,600
Flour (1 x 1600)	1,600	5,000	6,600
Sugar (1 x 2200)	2,200	5,000	7,200
Soyabin Oil (185 x 90)	16,650	10,000	26,650
Biscuit, Soap, Cosmetics	21,000	16,000	37,000
Salt, Water, Spice, Egg	13,000	15,000	28,000
Noddles, Bulb, Candle light, Chips etc	9,950	9,000	18,950
Soft Drinks	10,000	5,000	15,000
Showcase	5,000	0	5,000
Fridge (1)	15,000	0	15,000
Rack & Table	6,000	0	6,000
Total	113,000	80,000	193,000

Source of Finance



- Entrepreneur's Contribution 113,000
- Investor's Investment 80,000
- Total 193,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	3,850	115,500	1,386,000	1,455,300
Total Sales (A)	3,850	115,500	1,386,000	1,455,300
Less. Variable Expense				
Grocery Item	3,273	98,175	1,178,100	1,237,005
Total variable Expense (B)	3,273	98,175	1,178,100	1,237,005
Contribution Margin (CM) [C=(A-B)	578	17,325	207,900	218,295
Less. Fixed Expense				
Electricity Bill		300	3,600	3,600
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		800	9,600	11,500
Non Cash Item				
Depreciation		342	4,100	4,100
Total Fixed Cost		6,742	80,900	83,200
Net Profit (E) [C-D)		10,583	127,000	135,095
Investment Payback			48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	127,000	135,095
1.3	Depreciation (Non cash item)	4,100	4,100
1.4	Opening Balance of Cash Surplus		83,100
	Total Cash Inflow	211,100	222,295
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	83,100	174,295

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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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FAMILY PICTURE

