

Proposed NU Business Name: OISHWORJO POLLIPHONE AND DEPARTMENTAL STORE



Project identification and prepared by: Md. Shahinur,
Sherpur Unit, Bogra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHOHEL RANA (RUBEL)
Age	:	01-01-1982 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: Nischintopur, P.O: Madla, P.S: Bogra Bazaar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. RAHEDA BEGUM (RUMI)
(iii) Father's name	:	LATE. TOSLIM UDDIN
(iv) GB member's info	:	Branch: Madla Shahajadpur, Centre # 36(Female), Member ID: 8294, Group No: 07 Member since: 1-5-1992 (24 Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-385682
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAHEDA BEGUM (RUMI) joined Grameen Bank since 24 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	OISHWORJO POLLIPHONE AND DEPARTMENTAL STORE
Location	:	Baganbari road, shahajanpur, bogra
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 100,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft= 80 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionery Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from, Bogra.▪Agreed grace period is 3 months.

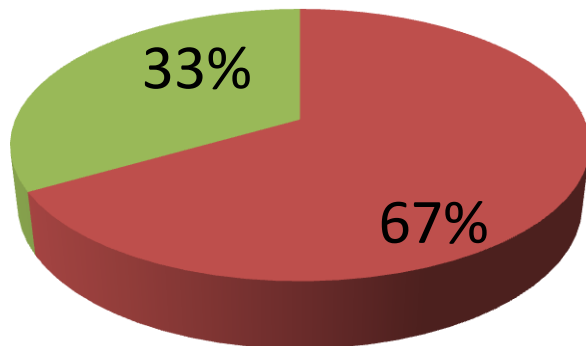
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Confectionery Item	3,825	114,750	1,377,000
Total variable Expense (B)	3,825	114,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		2,500	30,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		500	6,000
Transportation		1,500	18,000
Generator Bill		300	3,600
Guard		200	2,400
Total fixed Cost (D)		12,300	147,600
Net Profit (E) [C-D]		7,950	95,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks	3,000	15,000	18,000
Ice-cream, Biscuit	28,000	20,000	48,000
Noodles, Milk, Soap, Washing Powder	14,000	15,000	29,000
Cosmetics	30,000	30,000	60,000
Chocolate, Baby food etc	25,000	20,000	45,000
Flexi-load	30,000	0	30,000
Bkash	60,000	0	60,000
Electricity Bill	10,000	0	10,000
Total	200,000	100,000	300,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	1.5 Year
Revenue (sales)				
Confectionery Item	5,800	174,000	2,088,000	1,044,000
Total Sales (A)	5,800	174,000	2,088,000	1,044,000
Less. Variable Expense				
Confectionery Item	4,930	147,900	1,774,800	887,400
Total variable Expense (B)	4,930	147,900	1,774,800	887,400
Contribution Margin (CM) [C=(A-B)]	870	26,100	313,200	156,600
Less. Fixed Expense				
Rent		2,000	24,000	12,000
Electricity Bill		2,500	30,000	15,000
Mobile Bill		300	3,600	1,800
Salary (self)		5,000	60,000	30,000
Entertainment		500	6,000	3,000
Transportation		2,000	24,000	12,000
Generator Bill		300	3,600	1,800
Guard		200	2,400	1,200
Total Fixed Cost		12,800	153,600	76,800
Net Profit (E) [C-D]		13,300	159,600	79,800
Investment Payback			80,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 1.5 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	159,600	79,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		79,600
	Total Cash Inflow	259,600	159,400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	40,000
	Total Cash Outflow	180,000	40,000
3	Net Cash Surplus	79,600	119,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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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ঐশ্বর্য পল্লী ফোন এন্ড ডিপার্টমেন্টাল স্টোর

চাঁচাইতারা বন্দর, বাগবাড়ী রোড, শাজাহানপুর, বগুড়া, মোবাঃ ০১৯১৮-৪০৭৬৭৫

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শীতাকুড়, বায়েজীদ
বান্দরবন, কল্পবা
০৩-২০১৬
এড ডিপার্টমেন্টাল স্টোর
মোবাইল
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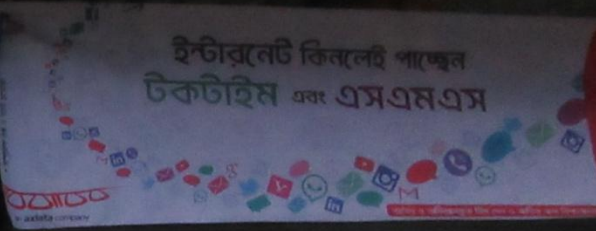
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ইন্টারনেট

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১১৬৩ কলকাতা
১১৬৩ কলকাতা

বিকাশ এখন
টেলিটিক নেটওয়ার্ক

১১৬৩ কলকাতা

১১৬৩ কলকাতা

১১৬৩ কলকাতা

POPCORN

bKast

১১৬৩ কলকাতা

Extra 50%

১১৬৩ কলকাতা

FAMILY PICTURE

