

Proposed NU Business Name: **CHANDAN STORE**



Project identification and prepared by: Md Nurul Islam,
Tangail Unit, Tangail

Project verified by: Md Mizanur rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	TAPAS CHANDRA DEY
Age	:	05-03-1994(22 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: Gala, P.O: Gala, P.S: Tangail Sadar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REBA RANI DE
(iii) Father's name	:	CHANDAN KUMAR DE
(iv) GB member's info	:	Branch: Gala Tangail, Centre # 07(Female), Member ID: 1274, Group No: 08 Member since: 11-03-1992 to 2004 (12 Years) First loan: BDT 5000
Further Information:		Existing Loan: , Outstanding loan:
(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	:	06 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.	:	01759-271191
Mother's Contact No.	:	01735-099410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REBA RANI DE joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHANDAN STORE
Location	:	Gala Baazar, Tangail
Total Investment in BDT	:	BDT 310000/-
Financing	:	Self BDT 260000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 07 ft= 84 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Juice, Biscuit, Sound system etc.▪ Average 20% gain on sale.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ The shop is own.▪ Agreed grace period is 3 months.

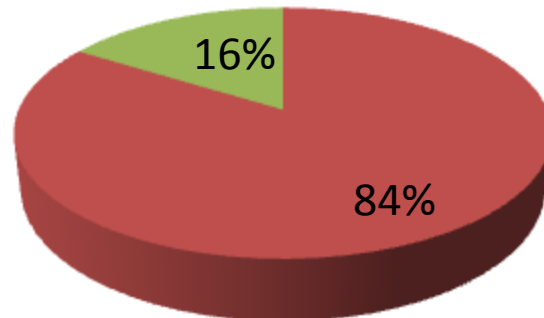
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Juice,Biscuit, Chips etc	2600	78000	936000
Total Sales (A)	2600	78000	936000
Less Variable Expense			
Juice,Biscuit, Chips etc	2080	62400	748800
Total variable Expense (B)	2,080	62400	748800
Contribution Margin (CM) [C=(A-B)]	520	15600	187200
Less Variable Expense			
Electricity bill		600	7200
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		150	1800
Mobile bill		500	6000
Total fixed cost (D)		8,750	105000
Net Profit (E)= [C-D]		6,850	82200

Investment Breakdown

Particulars	Existing	Proposed	Total
Speed	5,240	5,000	10240
7 Up	2,800	4,000	6800
Pran juice	4,720	3,000	7720
Fizz up, 7 up	1,240	8,000	9240
Biscuit, chips, etc	26,000	0	26000
Cosmetics	20,000	30,000	50000
Sound system	200,000	0	200000
	260,000	50,000	310000

Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 50,000
- Total 310,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Juice,Biscuit, Chips etc	4400	132000	1584000	1663200
Total Sales (A)	4400	132000	1584000	1663200
Less Variable Expense				
Juice,Biscuit, Chips etc	3520	105600	1267200	1330560
Total variable Expense (B)	3,520	105600	1267200	1330560
Contribution Margin (CM) [C=(A-B)	880	26400	316800	332640
Less Variable Expense				
Electricity bill		700	8400	8600
Transportation		2,500	30,000	31,000
Salary (Self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		600	7200	7200
Guard		150	1800	1800
Mobile bill		500	6000	6000
Total fixed cost (D)		13,450	161,400	162,600
Net Profit (E)= [C-D]		12950	155400	170,040
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	155,400	170,040
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		125,400
	Total Cash Inflow	205400	295440
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	125,400	265440

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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পঞ্জীয়ন নম্বর

নামা ট্রায়াইল নাম


২৫/০৭/২০০৮


গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় কার্ড



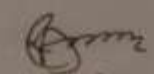
নাম: তপস চন্দ্র দে
 Name: TAPAS CHANDRA DEY
 পিতা: তপন চন্দ্র দে
 মাতা: সুনীল দেবী দে
 Date of Birth: 05 May 1994
 ID NO: 19940319941000203

এই জাতীয় পরিচয় কার্ডটি কেবলমাত্র বাংলাদেশ সরকারের অধীনে ব্যবহারের জন্য প্রযোজ্য। অন্য কোনো উদ্দেশ্যে ব্যবহার করা যাবে না।

স্বাক্ষর:  ২৫/০৭/২০০৮



এই জাতীয় পরিচয় কার্ডটি সফলভাবে প্রাপ্ত
 করা হয়েছে।
 তারিখ: ২৫/০৭/২০০৮
 স্থান: ঢাকা
 সরকারি কর্মকর্তার স্বাক্ষর

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FAMILY PICTURE

