

# Proposed NU Business Name: **SHUSHIL STORE**



Project identification and prepared by: : Md. Aminul Islam,  
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SHUSHIL CHANDRA MONDAL</b>
Age	:	04-04-1988 (28 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Fajilhati P.O: Puthiyajani P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>BISKA MONDOL</b>
(iii) Father's name	:	<b>NIKHIL MONDOL</b>
(iv) GB member's info	:	Branch: Fajilhati Delduar, Centre # 16 (Male), Member ID: 1688, Group No: 08 Member since: 15/03/2010 (6 Years) First loan: BDT 5000/- Outstanding loan: 7800
Further Information:		
(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	:	6 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751969828
Family's Contact No.	:	01957940401
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NIKHIL MONDOL** joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	SHUSHIL STOR
Location	:	Putiyajani Bazar, Delduar, Tangail.
Total Investment in BDT	:	BDT 125000/-
Financing	:	Self BDT 55000/- (from existing business) 44% Required Investment BDT 70,000/- (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Cosmetics ,Washing Powder, Tooth Past, Noodle, Salt etc .</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Tangail .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

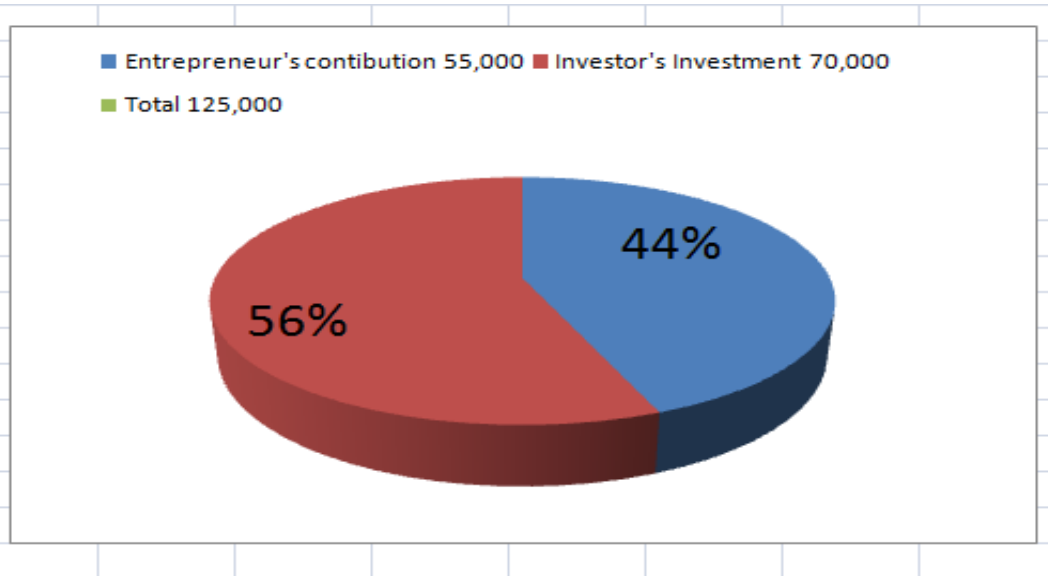
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,200	66,000	792,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	1,760	52,800	633,600
<b>Total variable Expense (B)</b>	<b>1,760</b>	<b>52,800</b>	<b>633,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>440</b>	<b>13,200</b>	<b>158,400</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		250	3,000
Transportation		1,500	18,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (sttaf)		200	2,400
Salary (self)		5,000	60,000
<b>Non Cash Item</b>		150	1800
<b>Total fixed Cost (D)</b>		<b>8,700</b>	<b>104,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,500</b>	<b>54,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Solt	1,250	0	1,250
Egg	2,100	0	2,100
Vushi	2,700	0	2,700
Kura	11,000	0	11,000
Detergent	2,800	0	2,800
Softdrinks	0	8250	8,250
Rice	3,200	15000	18,200
Cosmetics ,Other	31,950	46750	78,700
<b>Total</b>	<b>55,000</b>	<b>70,000</b>	<b>125,000</b>

## Source of Finance

Entrepreneur's contibution 55,000	55,000
Investor's Investment 70,000	70,000
Total 125,000	



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	3,000	90,000	1,080,000	1,134,000
	0	0	0	0
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>
<b>Less. Variable Expense</b>				
Grocery Item	2,400	72,000	864,000	907,200
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>
<b>Contribution Margin (CM) [C=(A-B) ]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>
<b>Less. Fixed Expense</b>				
Rent		1,200	14,400	12,000
Electricity Bill		250	3,000	6,000
Transportation		2,500	30,000	6,000
Mobile Bill		300	3,600	2,400
Entertainment		200	2,400	2,400
Generator		150	1,800	1,800
Salary (self)		5,000	60,000	60,000
<b>Guard</b>		200	2400	2400
<b>Total Fixed Cost</b>		<b>9,800</b>	<b>117,600</b>	<b>93,000</b>
<b>Net Profit (E) =[C-D] ]</b>		<b>8,200</b>	<b>98,400</b>	<b>133,800</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	98,400	133,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		56,400
	<b>Total Cash Inflow</b>	<b>168,400</b>	<b>190,200</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>56,400</b>	<b>148,200</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Delduar  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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March 2016  
January 2017

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



নাম: সুনীল চন্দ্র মন্ডল  
Name: SUSIL CHANDRA MINDAL  
পিতা: বিক্রম মন্ডল  
মাতা: বিসকা মন্ডল  
Date of Birth: 04 Apr 1988  
ID NO: 9312359673061

সুনীল চন্দ্র

এই ফাটল গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। ফাটল ব্যবহারকারী ব্যক্তিগত জন্য  
কোথাও পাঠরা গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/সাতা: কাজিল হাট, কাজিল হাট, ডাকঘর: পুটিয়াঙ্গনী বাজার -  
১৯১০, মেলপুরার, টাঙ্গাইল

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৩/০৪/২০০৮



গ্রামীণ ব্যাংক

ফিল্ডাল: হাট, মেলপুরার, টাঙ্গাইল

সহজ ঋণের পাশ বই

নাম ..... নিখিল মন্ডল

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গ্রুপ নং ..... ০৮

কেন্দ্র নং ..... ২৫ ১২

কেন্দ্রের নাম ..... চিন্মুয়া কার্জন গ্রাম

বই ইস্যুর তারিখ ..... ১৩/০৪/০৮

শাখা ব্যবস্থাপকের স্বাক্ষর ..... [Signature]

# FAMILY PICTURE

