

Proposed NU Business Name: **DIPONKOR STORE**



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

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	DIPONKOR MANIDASH
Age	:	10/01/1999 (18 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	Not Applicable
No. of siblings:	:	1 Brother, 2 Sisters.
Address	:	Vill: Gozaria P.O: Sutrapur 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	:	HORIDASI RANI
(iii) Father's name	:	FALU CHONDRA MONIDAS
(iv) GB member's info	:	Branch: kaliakair , Centre # 64 (Female), Member ID: 4676/1, Group No: 05 Member since: 10/02/2010 (06 Years) First loan: BDT 15,000 /- Last loan :50,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 19,000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01858-780822
Family's Contact No.	:	01883-030485
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HORIDASI RANI joined Grameen Bank since 06 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	DIPONKOR STORE
Location	:	Gozaria Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	: 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Soft drinks,sop,oil etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is rented.▪Collects goods from Company.▪Agreed grace period is 3 months.

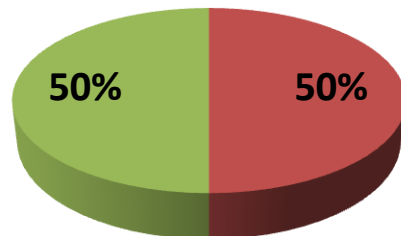
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink,biskit,balb,milk etc.	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Soft drink,biskit,balb,milk etc.	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)	360	10,800	129,600
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		0	0
Salary (self)		5,000	60,000
Gard		200	2,400
Genator		150	1,800
Total fixed Cost (D)		6,550	78,600
Net Profit (E) [C-D)		4,250	51,000

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Rice	10	1900	19,000	10	19,000	38,000
Washing powder	35	52	1,820		0	1,820
Crim	50	120	6,000	30	3,600	9,600
Sop	300	28	8,400	200	5,600	14,000
Oil	25	200	5,000	25	5,000	10,000
Powder	12	50	600		0	600
Glucos	12	70	840		0	840
Tala	30	220	6,600		0	6,600
Tank	15	50	750		0	750
Soft Drink		420	0	8	3,360	3,360
Sampow		75	0	100	7,500	7,500
Security	0	0		0	0	0
Others	0	0	990	0	5,940	6,930
Total			50,000		50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Soft drink,biskit,balb,milk etc.	2,400	72,000	864,000	907,200
Total Sales (A)	2,400	72,000	864,000	907,200
Less. Variable Expense				
Soft drink,biskit,balb,milk etc.	1,920	57600	691200	725760
Total variable Expense (B)	1,920	57,600	691,200	725,760
Contribution Margin (CM) [C=(A-B)	480	14,400	172,800	181,440
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		300	3,600	3,600
Transportation		500	6,000	6,000
Mobile Bill		200	2,400	2,400
Entertainment		200	2,400	2,400
Salary		0	0	0
Salary (self)		5,000	60,000	60,000
Gard		200	2400	2,400
Genator		150	1,800	1,800
Total Fixed Cost		6,550	78,600	78,600
Net Profit (E) [C-D)		7,850	94,200	102,840
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	94,200	102,840
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		64,200
	Total Cash Inflow	144,200	167,040
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	64,200	137,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; GozariaBazar
,Kliakor,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

দ্বিপংকর জেনারেল ষ্টোর

পো: ফালো চন দাখ গজারিয়া কাঞ্চন পুর কালিয়াকৈর গাজাপুর



আপনি সতেজতা।
লাইফ ফ্রেশ স্প্যান্স

১৫ মিঃ ও ৩০ মিঃ সিলিন্ডার সসুফ









শ্রী শ্রী জয়কালী মন্দির
গাড়ীর পার্কিং নিষেদ



ପ୍ରତିଶ୍ରୁତି

ତା: ୦୫/୦୨/୨୦୧୭

ଏହି କ୍ରମେ ପ୍ରତିଶ୍ରୁତି ନିମ୍ନ ପ୍ରକାରେ କରାଯାଇଅଛି
ଅର୍ଥାତ୍: ଯେଉଁ ଶିକ୍ଷା କ୍ରମ: ସୁଧାକାନ୍ତ ମାଧ୍ୟମିକ,
ଗ୍ରାମା: ବାଲିପାଳୀ ଲକ୍ଷ୍ମଣପୁର, ପ୍ରାୟ: କାର୍ଲିଆପୁର,
ଆବା: କାର୍ଲିଆପୁର, ଦେବା: ବାଲିପୁର
ଏହି ଦୋକାନୀ କାର୍ଯ୍ୟ ଆମର ଏହି ଦୋକାନୀ
କାର୍ଯ୍ୟ ଆମର ଏକ ମାତ୍ର ହୋଇ ଦୀନାକର
କର୍ତ୍ତବ୍ୟ ହେଉ ଏହି ଦୋକାନୀ କାର୍ଯ୍ୟ କରିବା
ଆମ ତାହାକି କେବଳ ଦିବ୍ୟ କର୍ତ୍ତବ୍ୟ ହେବ।
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ଏକ ମାତ୍ର ହୋଇ ଦୀନାକର, ଏହି ଦୋକାନୀ କାର୍ଯ୍ୟ
ଆମର କେବଳ କାର୍ଯ୍ୟକାରୀ ହେବ।

FAMILY PICTURE

