

Proposed NU Business Name: **GITA STORE**



Project identification and prepared by: Md. Answar Ali, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RABINDRO CHONDRO PAL
Age	:	26-05-1982 (35Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son, 01 Daughter.
No. of siblings:	:	03 Brothers
Address	:	Vill: Gchabari P.O: Galchatro, P.S: Modhupur, 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	:	GITA RANI PAL
(iii) Father's name	:	GOBINDO PROSHAD
(iv) GB member's info	:	Branch: Aronkhola, Modhupur, Tangail Centre # 65 (Male), Member ID: 6222, Group No: 06 Member since: 12-07-1993 to 2017(24 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 18100/-
(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	:	05 years experience in running business. 15 Years in own business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-880184
Mother's Contact No.	:	01718815284
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GITA RANI PAL joined Grameen Bank since 24 years ago. At first he took 5000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	GITA STORE
Location	:	Modhupur Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 400,000 (from existing business) % Required Investment BDT 80,000 (as equity) %
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 200,000
Size of Farm	:	12 ft x 10 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ The shop is planned to be scaled up by investment in existing all kind of bakery, tel, saban, chips etc.▪ The shop is self.▪ The shop is operating by entrepreneur.▪ Existing one employee.▪ Collects cloths from Tangail.▪ Agreed grace period is 3 months.

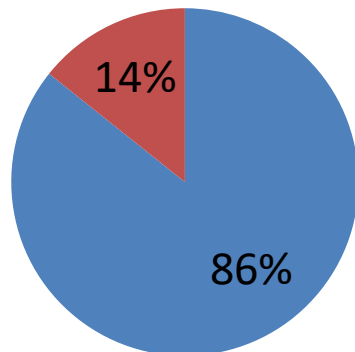
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
bekary,tel,saban,chips etc	20,000	600,000	7200000
Total Sales (A)	20,000	600,000	7200000
Less. Variable Expense			
bekary,tel,saban,chips etc	19,000	570,000	6840000
Total variable Expense (B)	19,000	570,000	6840000
Contribution Margin (CM) [C=(A-B)]	1000	30,000	360000
Less. Fixed Expense			
Rent		4000	48,000
Electricity Bill		500	6,000
Transportation		3000	36000
Salary (self)		6000	72,000
Salary (staff)		8000	96,000
Entertainment		500	6,000
Guard		150	1800
Generator		500	6000
Mobile Bill		300	3600
Total fixed Cost (D)		22,950	275,400
Net Profit (E) [C-D]		7,050	84,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
narikel tel	5	5000	25000	1	5000	5000	30000
shogundi saban	1	30000	30000	1	30000	30000	60000
gura sahan	1	20000	20000	1	20000	20000	40000
bekary	300	300	90000		300	0	90000
vaga	1	10000	10000	1	10000	10000	20000
chips	1	5000	5000	1	5000	5000	10000
chandy	1	5000	5000	1	5000	5000	10000
komal pani	1	5000	5000	1	5000	5000	10000
			0		0	0	0
			0		0	0	0
others			10000				10000
security			200,000				200000
Total			400000			80000	480000

Source of Finance



- Entrepreneur's Contribution BDT 300000
- Investor's Investment BDT 50,000
- Total BDT 350000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
bekary,tel,saban,chips etc	22,000	660,000	7920000	8316000
Total Sales (A)	22,000	660,000	7,920,000	8316000
Less. Variable Expense				
bekary,tel,saban,chips etc	20900	627,000	7,524,000	7900200
Total variable Expense (B)	20900	627,000	7,524,000	7900200
Contribution Margin (CM) [C=(A-B)]	1100	33,000	396,000	415800
Less. Fixed Expense				
Rent		4000	48000	48,000
Electricity Bill		600	7200	7,800
Transportation		3,200	38,400	39,400
Salary (self)		6000	72000	72,000
Salary (self)		8,000	96,000	96,000
Entertainment		600	7,200	7,800
Guard		150	1800	1,800
Generator		500	6000	6,000
Mobile Bill		400	4800	5,500
Total Fixed Cost		23,450	281,400	284,300
Net Profit (E) =[C-D]]		9,550	114,600	131,500
Investment Payback			48000	48,000

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	114,600	131,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		66,600
	Total Cash Inflow	194,600	198,100
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	66,600	150,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 19 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kochua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures

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FAMILY PICTURE

