

# Durga Store



**Project by:** Durga Chandra Monidus  
**Identified by-** Md. Masum Mia  
**Verified By:** Md. Ziaul Hoque

**Dhamrai Unit Anchal-03**  
**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Durga Chandra Monidus.
Age	:	10/05/1989
Marital status	:	Married
Children	:	01Son 01 Daughter
No. of siblings:	:	03 Brothers
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	Nyantara Monidas
(iii) Father's name	:	Loxmon Monidus
(iv) GB member's info	:	Member since: 1992 to 2006 Branch: Katigram, Centre no.00, Group:00 First loan: Tk. 2000/- Last Loan: 00 Outstanding: 00
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class-5

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Grocery Business
Trade License Number	:	N/A
Business Experiences	:	05 Years
Other Own/Family Sources of Income	:	Business
NU Contact Info	:	01838-606564
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother was a member of Grameen Bank since 1992 to 2006. At first her mother took a loan amount of 2000 BDT from Grameen Bank. She invested the money in her family house construction. NU's mother gradually improved the standard of their life by using GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Durga Store</b>
Address/ Location	:	Atanipara ,Shoapur, Dhamrai, Dhaka
Total Investment in BDT	:	108000/-
Financing	:	Self BDT : 68000 (from existing business) - 63% Required Investment BDT : 40000 (as equity) - 37%
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	<b>BDT 6000</b>
i. Proposed Business % of present gross profit margin	:	<b>20%</b>
ii. Estimated % of proposed gross profit margin	:	<b>20%</b>
iii. Agreed grace period	:	<b>2 months</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total
			(BDT)
Investments in different categories:			
<b>Present items:</b>			68,000
<b>Decoration:</b>	28,000		
<b>Advance:</b>			
<b>Present Goods Items (*) :</b>	40000		
<b>Proposed Items (**) :</b>		40,000	40,000
<b>Total Capital</b>	<b>68,000</b>	<b>40,000</b>	<b>108,000</b>

N.B: Details of Present (\*) & proposed (\*\*) items have enclosed in next slide.

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



<b>Present Item</b>	
<b>Product name</b>	<b>Amount</b>
Soap (Various Brand)	2000
Cold Drinks	3000
Chips	1000
Detergent (Various Brand)	3000
Rice (2 Sack)	10000
Juice	2000
Biscuit, Liquid Milk	5000
Chanachur	1,000
Soyabean Oil	5000
Tea	2000
Shampoo, Lotion, Telcom powder	2000
Sugar(1 Sack)	1000
Cigarette	3000
others	
<b>Total</b>	<b>40000</b>

<b>Proposed Item</b>	
<b>Product Name</b>	<b>Amount</b>
Soap (Various Brand)	2,000
Cold Drinks	10,000
Chips	1,000
Detergent (Various Brand)	2,000
Rice (5 Sack)	10,000
Juice	4,000
Biscuit	3,000
Chanachur, coil, Liquid Milk	2,000
Soyabean Oil	2,000
Shampoo, Lotion, Telcom powder	2,000
Others	
<b>Total</b>	<b>40,000</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	2000	60000	720000
<i>Less: Cost of sale</i>	1400	42000	504000
<b>Profit 20% (A)= C</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b><i>Less: Operating Costs</i></b>			
shop rent		0	0
Electricity bill		500	6000
Genarator Bill		0	0
Night Guard Bill		0	0
Mobile Bill		500	6000
Salary from Business (Self)		5000	60000
Salary from Business (Staff)		0	0
Transport		1000	6000
Others (Entertainment)		1000	12000
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses (28000*15%)		350	4200
<b><i>Total Operating Cost (D)</i></b>		<b>8350</b>	<b>100200</b>
<b>Net Profit (C-D):</b>		<b>9650</b>	<b>115800</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2300	69000	828000	2500	75000	900000
<b>Less: Cost of Sale</b>	1610	48300	579600	1750	52500	630000
<b>Profit 30% (A)= C</b>	<b>690</b>	<b>20700</b>	<b>248400</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less operating cost :</b>						
shop rent		0	0		0	0
Electricity bill		500	6000		600	7200
Genarator Bill		0	0		0	0
Night Guard Bill		0	0		0	0
Mobile Bill		500	6000		600	7200
Salary from Business		6000	72000		6000	72000
Transport		500	6000		500	6000
Salary from Business (Staff)		0	0		0	0
Others (Entertainment)		1000	12000		1000	12000
Depreciation Expenses		350	4200		350	4200
<b>Total Operating Cost (D)</b>		<b>8850</b>	<b>106200</b>		<b>9050</b>	<b>108600</b>
<b>Net Profit =(C-D)</b>		<b>11850</b>	<b>142200</b>		<b>13450</b>	<b>161400</b>
<b>GT payback</b>			<b>24000</b>			<b>24000</b>
<b>Retained Income:</b>			<b>118200</b>			<b>137400</b>

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>Cash Inflow</b>		
Investment Infusion by Investor	40,000	
Net Profit (Ownership Tr. Fee added back)	<b>154800</b>	<b>171600</b>
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus	0	130,800
<b>Total Cash Inflow</b>	<b>194,800</b>	<b>302400</b>
<b>Cash Outflow</b>		
Purchase of Product	40,000	
Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
Payment of GB loan	0	0
<b>Total Cash Outflow</b>	<b>64,000</b>	<b>24,000</b>
<b>Net Cash Surplus</b>	<b>130,800</b>	<b>278,400</b>



## **S**TRENGTH

- Environment-Friendly.
- Skilled & Experience
- Position of his shop beside main road.
- Pleasant personality

## **W**EAKNESS

- Lack of investment

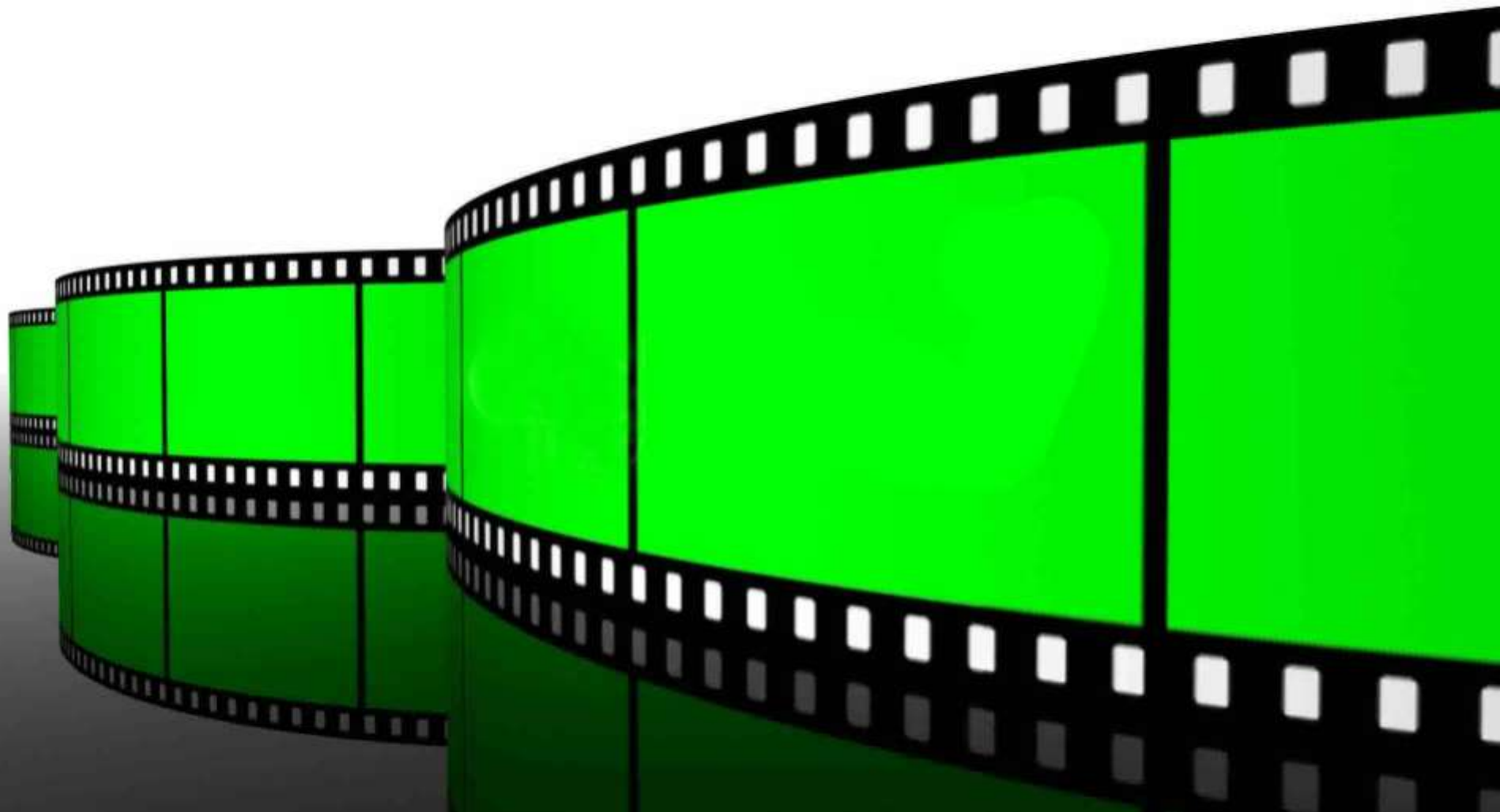
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer

## **T**HREATS

- Competitor may create.
- Fire.
- Theft.

# Photographs



# Photographs



# Photographs



# Photographs



# Photographs





# Photographs



# Photographs



# Photographs



# Photographs



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



নাম: দুর্গা চন্দ্র মনিদাস  
Name: Durga Chandra Monidus  
পিতা: লক্ষন চন্দ্র মনিদাস  
মাতা: নয়নী  
Date of Birth: 11 Feb 1984  
ID NO: 2611488328330

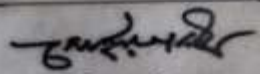
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Government of the People's Republic of Bangladesh  
**NATIONAL ID CARD / জাতীয় পরিচয় পত্র**




নাম: নয়ন্তারা মনিদাস  
Name: Nyantara Monidas  
স্বামী: লক্ষন চন্দ্র মনিদাস  
মাতা: তোফানী মনিদাস  
Date of Birth: 14 Jan 1958  
ID NO: 2611488328674

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

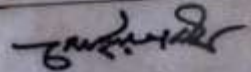
ঠিকানা: গ্রাম/রাস্তা: আটানি পাড়া, সুয়াপুর, ডাকঘর: সুয়াপুর - ১৮২০, ধামরাই, ঢাকা


  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ২০/০৭/২০০৮



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*Presented at*  
**Internal Design Lab**  
on September, 2017 at GT

