

# NIRMOL STORE



29<sup>th</sup> SB Design Lab (executive session)  
17<sup>th</sup> September, 2014 at Yunus Centre

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>NIRMOL CHANDRA DAS</b>
Age	:	17-08-1988 <b>(26 Years)</b>
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sister
Address	:	Vill: North Kalihati, P.O: Kalihati P.S: Kalihati 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	:	Mrs. <b>MONJU RANEE</b>
(iii) Father's name	:	Mr. <b>PORIMOL CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Brahmmonshason Centre #65 (Female), Member ID: 4691, Group No: 08 Member since: 25-09-1992 <i>(22 Years)</i> , First loan: 2,000 taka.
Further Information:	:	Existing loan:.34,000 Tk Outstanding: 32,121
(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
Education, till to date	:	Class Eight Pass

## ***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	:	Five years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	Father's Income (Bamboo works)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01752-893105
Mother Contact No.	:	01940-336103
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Monju Raneer is a member of Grameen Bank since 22 years. At first she was took 2,000 taka loan from Grameen Bank. Monju Raneer consecutively took loan from GB. Utilize, loan in bamboo works. She also purchase 4 decimal land, made a tin shed house, installment Tube-well & proper sanitation system. Finally, she is a successful member of Grameen Bank who is improve livelihood successive.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>NIRMOL STORE</b>
Address/ Location	:	North Kalihati, in own House
Total Investment in BDT	:	1,25,000 taka
Financing	:	Self BDT 50,000 (from existing business) 40% Required Investment BDT 75,000 (as equity) 60%
Present salary/drawings from business (estimates)	:	3000 Taka
Proposed Salary	:	4,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing goods like; Juice, Biscuit, Chanachur, Onion, Garlic, Rice, Oil, Sugar, Pulse, Cosmetics etc. Average 15% gain on purchase. The Business will be increase from the second year 5% gradually. targeting breakeven point is within the first year & payback period is estimated to be three years.

# Existing Business

BDT (TK)

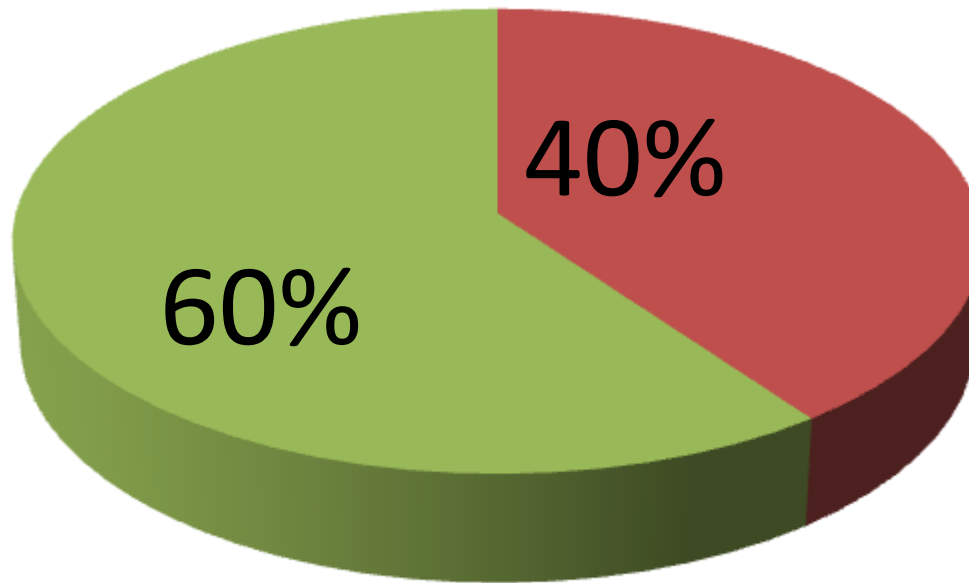
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Oil, Sugar, Biscuit, Soap, Chanachur & Cosmetics	1,600	48,000	576,000
<b>Total Sales (A)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Oil, Sugar, Biscuit, Soap, Chanachur & Cosmetics	1,391	41,730	500,760
<b>Total variable Expense (B)</b>	<b>1,391</b>	<b>41,730</b>	<b>500,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>209</b>	<b>6,270</b>	<b>75,240</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		400	4,800
Tranaportation		200	2,400
Salary (self)		3,000	36,000
Mobile Bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>3,700</b>	<b>44,400</b>
<b>Net Profit (E) [C-D]</b>		<b>2,570</b>	<b>30,840</b>

# Investment Breakdown

<b>Particulars</b>	<b>Existing</b>	<b>proposed</b>	<b>proposed Total</b>
Rice, Oil, Sugar, Pulse	-	20,000	20,000
Chocolate, Soap, Biscuit, Sugar, Oil, Onion, Garlic, Chili & Cosmetic	20,000	45,000	65,000
Fridge,	20,000	-	20,000
Furniture (Rack)	10,000	10,000	20,000
<b>Total</b>	<b>50,000</b>	<b>75,000</b>	<b>1,25,000</b>

# Source of Finance

- Entrepreneur's Contribution 50,000
- Investor's Investment 75,000
- Total 125,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Rice, Pulse, Oil, Sugar, Biscuit, Soap, Chanachur & Cosmetics	2,875	86,250	1,035,000	1,086,750	1,141,088
<b>Total Sales (A)</b>	<b>2,875</b>	<b>86,250</b>	<b>1,035,000</b>	<b>1,086,750</b>	<b>1,141,088</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Oil, Sugar, Biscuit, Soap, Chanachur & Cosmetics	2,500	75,000	900,000	945,000	992,250
<b>Total variable Expense (B)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>	<b>141,750</b>	<b>148,838</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		400	4,800	5,040	5,292
Transportation		400	4,800	5,040	5,292
Salary (self)		4,000	48,000	50,400	52,920
Mobile Bill & SMS Monitoring		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		500	6,000	6,000	6,000
<b>Total Fixed Cost</b>		<b>5,500</b>	<b>66,000</b>	<b>69,000</b>	<b>72,150</b>
<b>Net Profit (E) [C-D]</b>		<b>5,750</b>	<b>69,000</b>	<b>72,750</b>	<b>76,688</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>	<b>30,000</b>

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b><i>Sl #</i></b>	<b><i>Particulars</i></b>	<b><i>Year 1 (BDT)</i></b>	<b><i>Year 2 (BDT)</i></b>	<b><i>Year 3 (BDT)</i></b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	75,000		
1.2	Net Profit ( Ownership Tr. Fee added back)	69,000	72,750	76,688
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		45,000	93,750
	<b>Total Cash Inflow</b>	<b>150,000</b>	<b>123,750</b>	<b>176,438</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	75,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000	30,000
	<b>Total Cash Outflow</b>	<b>105,000</b>	<b>30,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>45,000</b>	<b>93,750</b>	<b>146,438</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 1 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures











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# PICTURE OF NOBIN UDYOKTA & MOTHER

