

Proposed NU Business Name: **PANNA STORE**



Project identification and prepared by: MD. Hafizur Rahman-1,
Keranigonj Unit, Dhaka

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONTU
Age	:	05-04-1984 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	1 Son
No. of siblings:	:	5 Brothers & 1 Sister
Address	:	Vill: Baghasur, P.O: Rajabari, P.S: Keranigonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAMILA BEGUM
(iii) Father's name	:	HANNAN
(iv) GB member's info	:	Branch: Basta Keranigonj, Centre # 22(Female), Member ID: 1814/1, Group No: 15 Member since: 05-02-2001 (15Years) First loan: BDT *****
Further Information:		Existing Loan: BDT 70,000, Outstanding loan: BDT 28,420
(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	:	10 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.	:	01917-354363
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMILA BEGUM joined Grameen Bank since 15 years ago. At first she took ***** taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PANNA STORE
Location	:	Baghasur, Rajabari, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 60% Required Investment BDT 1,00,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 22 ft= 220 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Biscuit, Soap, Cosmetics etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

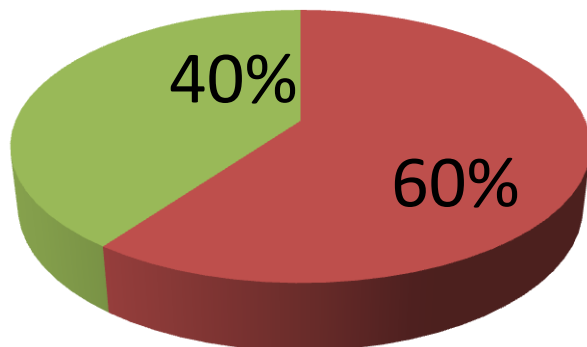
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	3,250	97,500	1,170,000
Total Sales (A)	3,250	97,500	1,170,000
Less. Variable Expense			
Confectionery Item	2,763	82,875	994,500
Total variable Expense (B)	2,763	82,875	994,500
Contribution Margin (CM) [C=(A-B)]	488	14,625	175,500
Less. Fixed Expense			
Electricity Bill		1,500	18,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,200	14,400
Entertainment		300	3,600
Total fixed Cost (D)		8,500	84,000
Net Profit (E) [C-D]		6,125	91,500

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks (60 x 700)	42,000	35,000	77,000
Biscuit	3,000	10,000	13,000
Soap, Cosmetics, Chips	45,000	40,000	85,000
Noodles, Pen, Khata etc	20,000	15,000	35,000
Fridge (2)	40,000	0	40,000
Total	150,000	100,000	250,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery Item	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
Confectionery Item	4,250	127,500	1,530,000	1,606,500
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Electricity Bill		1,500	18,000	18,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		300	3,600	4,000
Non Cash Item				
Depreciation		667	8,000	8,000
Total Fixed Cost		9,567	114,800	118,000
Net Profit (E) [C-D]		12,933	155,200	165,500
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	155,200	165,500
1.3	Depreciation (Non cash item)	8,000	8,000
1.4	Opening Balance of Cash Surplus		103,200
	Total Cash Inflow	263,200	276,700
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	103,200	216,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



REINFORCED

ZOON

TASTE
TASTE
TASTE
TASTE

KILLER

JUST JELLY



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TASTE
TASTE
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TASTE

KILLER

JUST JELLY

JUST JELLY







Colorful promotional posters or flyers hanging from the ceiling, featuring various graphics and text.

Shelves stocked with various packaged goods, including snacks and drinks. Visible brands include "Coca-Cola" and "Pepsi".

Counter area with a glass display case. The word "EMCA" is visible on the front of the counter.

A large, dark, vertical pillar or post, possibly made of wood or metal, running through the center of the store.

A white chest freezer or refrigerator unit.

A large white chest freezer or refrigerator unit in the foreground.

Large plastic bags hanging from the ceiling, containing various items, possibly bread or snacks.

Shelves displaying various packaged goods, including snacks and drinks. A large jar of "Pepsi" is visible.

A glass display case or counter area, containing various items, possibly snacks or drinks.



Colorful promotional posters or notices hanging from the ceiling.

Shelves stocked with various packaged goods, including snacks and drinks.

Front counter area with a sign that partially reads "EMCA".

A large, dark wooden pillar or post running vertically through the store.

A white refrigerator or freezer unit in the background.

A large, light-colored chest freezer in the foreground.

Large plastic bags of snacks or bread hanging from the ceiling.

A counter area with glass display cases containing various items.

A bright overhead light source illuminating the store.





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PERK

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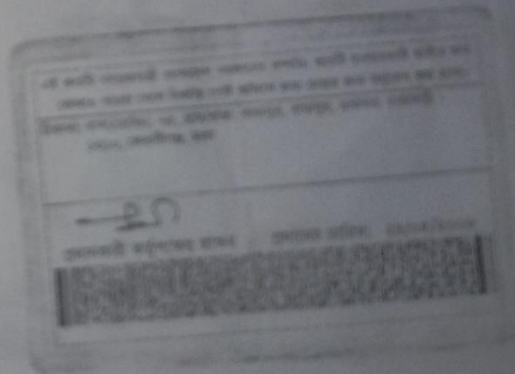


ਪ੍ਰਤਿਬੱਧ ਪੱਤਰ

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ਭਾਈ ਸਿੰਘ ਬਲਿਕਾ

ਭਾਈ ਸਿੰਘ ਬਲਿਕਾ



FAMILY PICTURE

