

Proposed NU Business Name: **PADMA STORE & ELECTRONICS**



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Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	TAPOS CHONDRA BORMON
Age	:	01-01-1990 (26 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Duyajani, P.O: Nagorpur, P.S: Nagorpur, 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	:	PADMA RANI BORMON
(iii) Father's name	:	BISHANATH
(iv) GB member's info	:	Branch: Goyahata, Centre # 71(Female), Member ID: 8401, Group No: 11 Member since: 05-03-2006 (09Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 50000/-, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715752370
Mother's Contact No.	:	01620528329
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elashine Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PADMA RANI BORMON joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PADMA STORE & ELECTRONICS
Location	:	Nagorpur, BusStand
Total Investment in BDT	:	BDT 224,000/-
Financing	:	Self BDT 124,000/-(from existing business) 55% Required Investment BDT 100,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 09 ft= 108 square ft
Security of the shop	:	70,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka, Tangail▪Agreed grace period is 3 months.

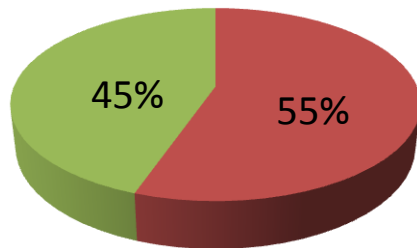
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grcaries & Mobile accessories	3300	99000	1188000
Flexiload	100	3000	36000
Total Sales (A)	3400	102000	1224000
Less Variable Expense			
Grcaries & Mobile accessories	2805	84150	1009800
Total variable Expense (B)	2,805	84150	1009800
Contribution Margin (CM) [C=(A-B)	595	17850	214200
Less Variable Expense			
Rent		2,500	30000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Guard		40	480
Generator			
Mobile bill		300	3600
Total fixed cost (D)		9,340	112080
Net Profit (E)= [C-D]		8,510	102120

Investment Breakdown

Particulars	Existing	Proposed	#VALUE!
Soft drinks,juice	31,500	39,000	70500
Biscuit	10,000	8,000	18000
Coil, candle	5,000	5,000	10000
Vaseline	5,000		5000
Mobilr accessories	15,000	28,000	43000
Bulb,chanachur,chocolate,shampoo,others	40,000	20,000	60000
Freeze	15,000		15000
Flexiload	2,500		2500
Bodi spray		10000	10000
	124,000	100,000	224000

Source of Finance



- Entrepreneur's Contribution 124,000
- Investor's Investment 100,000
- Total 224,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grcaries & Mobile accessories	5200	156000	1872000	1965600
Flexiload	100	3000	36000	37800
Total Sales (A)	5300	159000	1908000	2003400
Less Variable Expense				
Cosmetics,Stationary & Ornaments	4420	132600	1591200	1670760
Total variable Expense (B)	4,420	132600	1591200	1670760
Contribution Margin (CM) [C=(A-B)	880	26400	316800	332640
Less Variable Expense				
Rent		2,500	30,000	30,000
Electricity bill		600	7200	7400
Transportation		1,200	14400	14,600
Salary (Self)		5000	60000	60000
Guard		50	600	600
Mobile bill		400	4800	5000
Total fixed cost (D)		9,750	117000	117,600
Net Profit (E)= [C-D]		16650	199800	215,040
Investment Payback			60,000	60,000

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

SR#	<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	199,800	215,040
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,800
	Total Cash Inflow	299800	354840
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	139,800	294840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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





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FAMILY PICTURE

