

Proposed NU Business Name: **SHIPON STORE**



Project identification and prepared by: MD. Mozaharul Islam,
Bogra Sadar Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHIPON KUMAR DASH
Age	:	15-02-1988 (29 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Bejor Moddho para, P.O: Gulshan , P.S: Gulshan, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NISHA RANI
(iii) Father's name	:	SHIRISH CHANDRA DASH
(iv) GB member's info	:	Branch: Bogra, Centre # 55 (Female), Member ID: 1057/2, Group No: 12 Member since: 05-07-4996 (20 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 80000, Outstanding loan: BDT 20375
(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	:	12 years experience in running business 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01933-988316
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha LtdBogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NISHA RANI joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIPON STORE
Location	:	Bonani, Sajahanpur, Bogra
Total Investment in BDT	:	BDT 150000/-
Financing	:	Self BDT 100000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3 ft x 30 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Betel nut, Betel leaf, Chewing tobacco, Coil etc.▪ 15% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Bogra, Khulna▪Agreed grace period is 3 months.

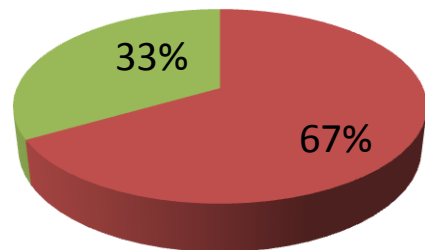
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Betel nut, Betel leaf, Chewing tobacco, Coil etc.	4700	141000	1692000
Total Sales (A)	4700	141000	1692000
Less Variable Expense			
Betel nut, Betel leaf, Chewing tobacco, Coil etc.	3995	119850	1438200
Total variable Expense (B)	3,995	119850	1438200
Contribution Margin (CM) [C=(A-B)]	705	21150	253800
Less Variable Expense			
Rent		1,000	12000
Electricity bill		200	2400
Transportation		6,000	72000
Salary (self)		5000	60000
Entertainment		200	2400
Generator		200	2400
Mobile bill		200	2400
Total fixed cost (D)		12,600	151200
Net Profit (E)= [C-D]		8,550	102600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Betel nut	5	6000	30,000	1	15,000	15,000	45,000
Betel leaf	1	25000	25,000	1	15000	15,000	40,000
Chwing tobacco	1	5000	5,000	0	0	0	5,000
Coil	1	8000	8,000	1	5000	5,000	13,000
Salain	1	3000	3,000	1	5000	5,000	8,000
Chocolate	1	10000	10,000	0	0	0	10,000
Others	1	19000	19,000	1	10000	10,000	29,000
	11	0	100,000	5	0	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Betel nut, Betel leaf, Chewing tobacco, Coil etc.	7500	225000	2700000	2835000
Total Sales (A)	7500	225000	2700000	2835000
Less Variable Expense				
Betel nut, Betel leaf, Chewing tobacco, Coil etc.	6375	191250	2295000	2409750
Total variable Expense (B)	6,375	191250	2295000	2409750
Contribution Margin (CM) [C=(A-B)]	1,125	33750	405000	425250
Less Variable Expense				
Rent		1,000	12000	12,000
Electricity bill		400	4800	5000
Transportation		6,500	78,000	79,000
Salary (self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		200	2400	2400
Generator		200	2400	2400
Mobile bill		250	3000	3100
Total fixed cost (D)		17,550	210,600	211,900
Net Profit (E)= [C-D]		16200	194400	213,350
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	194,400	213,350
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		164,400
	Total Cash Inflow	244400	377750
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	164,400	347750

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 12 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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দেয়া হবে

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FAMILY PICTURE

