

Proposed NU Business Name: PRITI STORE



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SWAN KUMAR
Age	:	05-02-1982 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2daughter
No. of siblings:	:	4 Brothers, 1 Sister
Address	:	Vill: Pothail, P.O: Basta, P.S: Keraneegonj, 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	:	GOLAPI RANI
(iii) Father's name	:	NARAYAN DAS
(iv) GB member's info	:	Branch: BASTA, Centre # 47(Female), Member ID: 3994/2, Group No: 06 Member since: 2-3-91-1999 (8Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT Nil, Outstanding loan: 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	:	18 years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01863175893
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPI RANI joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PRITI STORE
Location	:	Pothail, Basta, Keraneegonj
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
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 employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

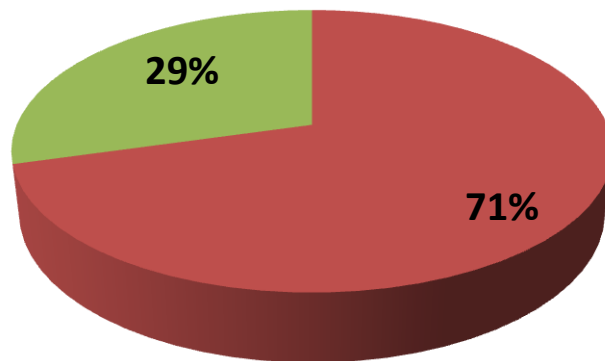
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Grocery item	2125	63750	765000
Total Variable exp. (B)	2125	63750	765000
Contribution Margin CM [C= (A-B)]	375	11250	135000
less fixed exp.			
Electricity bill		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		5800	69600
Net profit (E) [C-D]		5450	65400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drinks	100	500	50,000	50	500	25,000	75000
Ice Cream	50	40	2,000			0	2,000
Flour	5	800	4,000			0	4,000
Rice	90	250	22,500	35	700	24500	47000
Salt	100	400	40,000			0	40,000
Biscuite	50	30	1,500			0	1,500
Others	100		0	1	500	500	0
Total	495		120,000	128		50,000	170,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	3880	116400	1396800	1466640	1539972
Total Sales (A)	3880	116400	1396800	1466640	1539972
less variable Expenses					
Grocery item	3298	98940	1187280	1246644	1308976
Total variable Expenses (B)	3298	98940	1187280	1246644	1308976
Contribution Margin (CM)= (A-B)	582	17460	209520	219996	230995.8
Less Fixed Expenses					
Electricity bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobile		400	4800	4800	4800
Total Fixed Cost		5900	70800	70800	70800
Net Profit (E) (C-D)		11560	138720	149196	160195.8
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	138720	149196	160195.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118,720	247916
	Total Cash Inflow	188720	267916	408111.8
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	118,720	247916	388111.8

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 18 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















Office of the Registrar of Births & Deaths
BASTA UNION PARISHAD
 Upazilla: Keranigonj, District: Dhaka, Bangladesh.

BIRTH CERTIFICATE
 (Extract from Birth Register Book)

Reg. Book No **006**
 Date of Registration **07 / 08 / 2010**
Day Month Year

Date of Issue **28 / 08 / 2010**
Day Month Year

Personal Identification Number (PIN)

1 9 8 2 2 6 4 3 8 0 8 0 2 7 3 2 8

Name:

SWAN KUMAR

Date of Birth (AD): (In digit) **05 / 02 / 1982**

(In words) **Five February Nin**

Place of Birth: **Pothail, Basta, Keranigonj, Dhaka, Bangladesh.**

Father's Name: **Narayan Das**

Mother's Name: **Golapi Rani**

Permanent Address: **Pothail, Basta, Keranigonj, Dhaka, Bangladesh.**

Present Address: **Pothail, Basta, Keranigonj, Dhaka, Bangladesh.**

MAHAMODUR RAHAMAN
 Birth Registration Supervisor
 Basta, Keranigonj, Dhaka.



Seal of Registrar

Signature & Seal with Name of writer

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 পিতা-স্বর্গীয় নারায়ণ দাস
 মাতা-গোলাপি রানী
 জন্ম-০৫/০২/১৯৮২
 পোতাইল, বাস্তা, কেরানিগঞ্জ
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 ডাকা, বাংলাদেশ।

স্বাক্ষরিত
 স্বান কুমার
 (Signature)

FAMILY PICTURE

