

Proposed NU Business Name: **MS DIPON STORE**



Project identification and prepared by: Md Shahinur Rahman
Sherpur Unit, Bogra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	DIPON KUMAR DATTA
Age	:	01-03-1998 (18 Years)
Education, till to date	:	Class X
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Sister
Address	:	Vill: Dattapara, P.O: Sherpur, P.S: Sherpur , Dist: Bogura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RIKTA RANI DATTA
(iii) Father's name	:	RAM KRISHNA DATTA
(iv) GB member's info	:	Branch: Kusumbi Sherpur, Centre # 03 (Male), Member ID: 1091, Group No: 04 Member since: 25-11-2005 (11 Years) First loan: BDT 10000/-
Further Information:		Existing loan: BDT 50000/- Outstanding loan: BDT 50000/-
(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	:	07 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-614407
Mother's Contact No.	:	01724-391098
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Rajshah

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RIKTA RANI DATTA joined Grameen Bank since 11 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MS DIPON STORE
Location	:	Mirzapur Baazar, Sherpur, Bogura
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 160,000 (from existing business) 67% Required Investment BDT 80,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft = 180 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Sugar, Oil, Soft drinks etc ▪15% gain on sales ▪The shop in rented. ▪The business is being operated by entrepreneur. Existing 02 employee. ▪One will be appointed after receiving equity money. ▪Collects goods from Sherpur, Bogura. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuit, Sugar, Oil, Soft drinks etc	4900	147000	1764000
Total Sales (A)	4900	147000	1764000
Less Variable Expense			
Biscuit, Sugar, Oil, Soft drinks etc	4165	124950	1499400
Total variable Expense (B)	4,165	124950	1499400
Contribution Margin (CM) [C=(A-B)	735	22050	264600
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		3700	44400
Entertainment		200	2400
Guard		600	7200
Mobile bill		300	3600
Total fixed cost (D)		13,700	164400
Net Profit (E)= [C-D]		8,350	100200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bisuit	30	280	8,400	40	280	11,200	19,600
Sugar	4	3400	13,600	10	3400	34,000	47,600
Soyabin oil	1	14200	14,200	35	525	18,375	32,575
Packet Oil	3	1620	4,860	5	1420	7,100	11,960
Soft drinks	25	525	13,125	0	0	0	13,125
Soap	18	1440	25,920	4	1440	5,760	31,680
Detergent	5	2700	13,500	0	0	0	13,500
Potato Items	10	560	5,600	0	0	0	5,600
Chocolate	1	10000	10,000	0	0	0	10,000
Others	1	20795	20,795	1	3565	3,565	24,360
Security	1	30000	30,000	0	0	0	30,000
	99	0	160,000	95	0	80,000	240,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Biscuit, Sugar, Oil, Soft drinks etc	8000	240000	2880000	3024000	3175200
Total Sales (A)	8000	240000	2880000	3024000	3175200
Less Variable Expense					
Biscuit, Sugar, Oil, Soft drinks etc	6800	204000	2448000	2570400	2698920
Total variable Expense (B)	6,800	204000	2448000	2570400	2698920
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000	453600	476280
Less Variable Expense					
Rent		1,000	12000	12,000	12000
Electricity bill		700	8400	8600	8800
Transportation		3,500	42,000	42500	42500
Salary (self)		5000	60000	60000	60000
Salary(Staff)		8700	104400	104400	104400
Entertainment		200	2400	2400	2400
Guard		600	7200	7200	7200
Mobile bill		350	4200	4300	4400
Total fixed cost (D)		20,050	240,600	241,400	241700
Net Profit (E)= [C-D]		15950	191400	212,200	234580
Investment Payback			32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	191,400	212,200	234580
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		159,400	339600
	Total Cash Inflow	271400	371600	574180
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	159,400	339600	542180

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Man in green shirt

POGO FRUIT

POGO FRUIT

POGO FRUIT

POGO FRUIT

POGO FRUIT

POGO FRUIT



A man in a green polo shirt and blue jeans stands in the center of the aisle, looking towards the camera.

Shelves on the left side of the aisle are filled with hanging packages of snacks, including various brands of biscuits and instant noodles. Below these, there are stacks of bottled water and other packaged goods.

The shelves on the right side of the aisle are filled with a variety of products, including large bags of rice, boxes of instant noodles, and various bottles of cooking oil and condiments. A man in a green shirt stands in the aisle between these shelves.

In the foreground on the left, there are several large plastic bags filled with orange-colored items, possibly snacks or produce. Next to them are stacks of bottled water and other packaged goods.

The foreground on the right is cluttered with various items, including a large clear plastic container with a red lid, a box of snacks, and several bags of rice. The floor is covered with more supplies, including plastic containers, bags of snacks, and boxes.



Nirma Limited, Ahmedabad

GBS

DATE: 11/11/2023

TIME: 10:30 AM

PLACE: Ahmedabad

BY: [Signature]

FOR: [Signature]

REMARKS: [Signature]

RECEIVED BY: [Signature]

DATE: 11/11/2023

TIME: 10:30 AM

PLACE: Ahmedabad

BY: [Signature]

FOR: [Signature]

REMARKS: [Signature]

RECEIVED BY: [Signature]

DATE: 11/11/2023

TIME: 10:30 AM

PLACE: Ahmedabad



FAMILY PICTURE

