

**Proposed NU Business Name: KORIM STORE**



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Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABDUL KORIM MIRDDA</b>
Age	:	05-07-1991 (26 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	-
No. of siblings:	:	04 Brothers
Address	:	Vill: Joynoogor, P.O: Chandgazi, P.S: Chagolnaiy, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MONJURA BEGUM</b>
(iii) Father's name	:	<b>WAHIDUR RAHMAN MIRDDA</b>
(iv) GB member's info	:	Branch: Mohayama Chagolnaiya, Centre # 10 (Female), Member ID: 1757/1, Group No: 06 Member since: 10-05-2009 to 2016 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-, Outstanding loan: /-
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01836-393269
Mother's Contact No.	:	01837-220259
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONJURA BEGUM** joined Grameen Bank since 07 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	:	<b>KORIM STORE</b>
Location	:	Chandgazi bot toli, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 220,000/-(from existing business) 79% Required Investment BDT 60,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like, Confectionery item etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

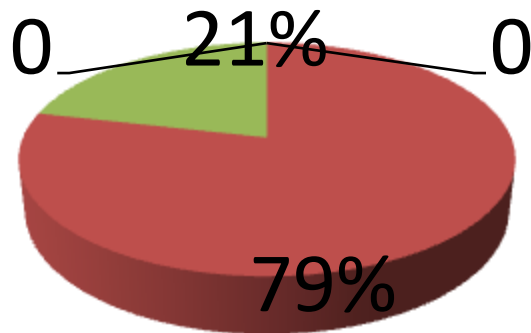
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Confectionery item	60,000	720,000
<b>Total Sales (A)</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>		
Confectionery item	45,000	540,000
<b>Total variable Expense (B)</b>	<b>45,000</b>	<b>540,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Guard	300	3,600
Transportation	300	3,600
Entertainment	200	2,400
Rent	2,000	24,000
<b>Total fixed Cost (D)</b>	<b>8,400</b>	<b>100,800</b>
<b>Net Profit (E) [C-D]</b>	<b>6,600</b>	<b>79,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	200	55	11,000	200	55	11,000	22,000
Biscuit	400	25	10,000	400	25	10,000	20,000
Juice	200	55	11,000	200	55	11,000	22,000
Bread	500	20	10,000	500	20	10,000	20,000
Soap	100	37	3,700	100	37	3,700	7,400
Washing Powder	150	45	6,750	150	45	6,750	13,500
Parasuit Oil	100	90	9,000	75	90	6,750	15,750
Soyabin Oil	50	100	5,000	0	0	0	5,000
Others	336	100	33,550	1	800	800	34,350
Security	1	120000	120,000	0	0	0	120,000
<b>Total</b>	<b>2036.5</b>		<b>220,000</b>	<b>1,626</b>		<b>60,000</b>	<b>280,000</b>

## Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 60,000
- Total 280,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Confectionery item	85,000	1,020,000	1,071,000	1,124,550
<b>Total Sales (A)</b>	<b>85,000</b>	<b>1,020,000</b>	<b>1,071,000</b>	<b>1,124,550</b>
<b>Less. Variable Expense</b>				
Confectionery item	63,750	765,000	803,250	843,413
<b>Total variable Expense (B)</b>	<b>63,750</b>	<b>765,000</b>	<b>803,250</b>	<b>843,413</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>21,250</b>	<b>255,000</b>	<b>267,750</b>	<b>281,138</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Guard	300	3,600	4,000	4,500
Transportation	500	6,000	8,000	10,000
Entertainment	200	2,400	3,000	3,500
Rent	2,000	24,000	24,000	24,000
<b>Total Fixed Cost</b>	<b>8,700</b>	<b>104,400</b>	<b>108,500</b>	<b>112,500</b>
<b>Net Profit (E) [C-D]</b>	<b>12,550</b>	<b>150,600</b>	<b>159,250</b>	<b>168,638</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	150,600	159,250	168,638
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		126,600	261,850
	<b>Total Cash Inflow</b>	<b>210,600</b>	<b>285,850</b>	<b>430,488</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>126,600</b>	<b>261,850</b>	<b>406,488</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures













# FAMILY PICTURE

