

Proposed NU Business Name: **ISHAKE STORE**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta5

Name	:	ISHAKE
Age	:	12-08-1983 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Nakashini, P.O: Kapashia-1730, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA KHATUN
(iii) Husband's name	:	KAFIL UDDIN
(iv) GB member's info	:	Branch: Kapashia, Centre # 20 (Female), Member ID: 3012/1, Group No: 03 Member since: 20/05/1987 to 2017 (30 Years) First Loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 50,000/- Outstanding Loan: Nil
(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. He has 03 years training
Other Own/Family Sources of Income	:	Fishery
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01954-241499
Husband's Contact No.	:	01631-152002
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA KHATUN joined Grameen Bank since 30 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ISHAKE STORE
Location	:	Charbaria Mor, Nakashini, Kapashia
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000 (from existing business) 44% Required Investment BDT 50,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	18 ft x 10 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Tea, Betel Leaf etc▪Average 15 % gain on sale.▪The business is operated by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Kapasia, Gazipur▪Agreed grace period is 3 months.

Existing Business

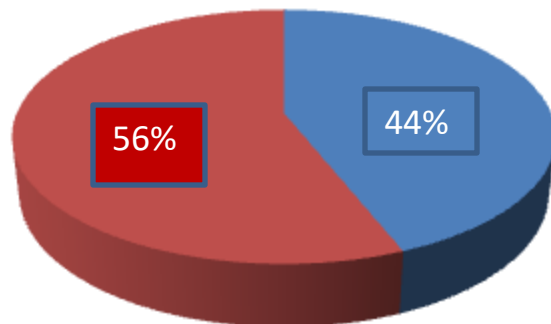
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Other goods etc	1,000	30,000	360,000
Tea, Betel Leaf	500	15,000	180,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Tea, Betel Leaf etc	1,100	33,000	396,000
Total variable Expense (B)	1,100	33,000	396,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		6,250	75,000
Net Profit (E) [C-D]		5,750	69,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	2,000	-	-	10,000	12,000
Confectionary Items	-	-	1,000	-	-	5,000	6,000
Soft Drinks	-	-	-	20 case	500	10,000	10,000
Rice	2 sacks	2,300	4,600	2 sacks	2,300	4,600	9,200
Pulse	20 kg	110	2,200	1 sack	4,500	4,500	6,700
Flour	2 sacks	1,000	2,000	3 sacks	1,000	3,000	5,000
Oil	30 liter	100	3,000	-	-	-	3,000
Salt	2 sacks	700	1,400	3 sacks	700	2,100	3,500
Soyabin Oil	30 pc	160	4,800	100 pc	100	10,000	14,800
Tea / Betel Leaf	-	-	5,000	-	-	-	5,000
Other Items	-	-	14,000	-	-	800	14,800
Total			40,000			50,000	90,000

Source of Finance



- Entrepreneur's Contribution- 40,000
- Investor's Investment- 50,000
- Total Investment- 90,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Other goods etc	1,500	45,000	540,000	567,000	595,350
Tea, Betel Leaf	600	18,000	216,000	226,800	238,140
Total Sales (A)	2,100	63,000	756,000	793,800	833,490
Less. Variable Expense					
Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Tea, Betel Leaf etc	1,575	47,250	567,000	595,350	625,118
Total variable Expense (B)	1,575	47,250	567,000	595,350	625,118
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		1,000	12,000	14,400	18,000
Electricity Bill		300	3,600	4,200	4,560
Transportation		700	8,400	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		200	2,400	2,500	2,600
Salary (self)		4,000	48,000	48,000	48,000
Total Fixed Cost		6,550	78,600	85,660	92,360
Net Profit (E) [C-D]		9,200	110,400	112,790	116,013
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	110,400	112,790	116,013
1.4	Opening Balance of Cash Surplus		90,400	183,190
	Total Cash Inflow	160,400	203,190	299,203
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	90,400	183,190	279,203

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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







FAMILY PICTURE

