

Proposed NU Business Name: **KABIR STORE**

Project identification and prepared by: Wahiduzzaman,
Bashon Unit, Gazipur

Project verified by: MD. Kazimuddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.KABIR HOSSIN
Age	:	17-10-1982 (35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	2 Brother & 1 Sister's
Address	:	Vill: Islampur P.O:kodda bazar;P.S: Gazipur Shadar ;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	:	SUFIA BEGUM
(iii) Father's name	:	KIAMUDDIN
(iv) GB member's info	:	Branch: Bason , Centre # 30 (Female), Member ID: 2593; Group No: 06 Member since: 01-02-2006 to 2017(11Years) First loan: BDT 5,000/- Last Loan : 20,000 Outstanding loan: 0
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01730639282
Family's Contact No.	:	01984610455
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	KABIR STORE
Location	:	Islampur, Gazipur
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 250,000/- (from existing business) 63% Required Investment BDT 150,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 13 ft= 156 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Rice,Flower,Suger,Oil,Cosmatic Item,Vegatables etc. ▪Average 14% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop . ▪Collects goods from Chowrasta,Gazipur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

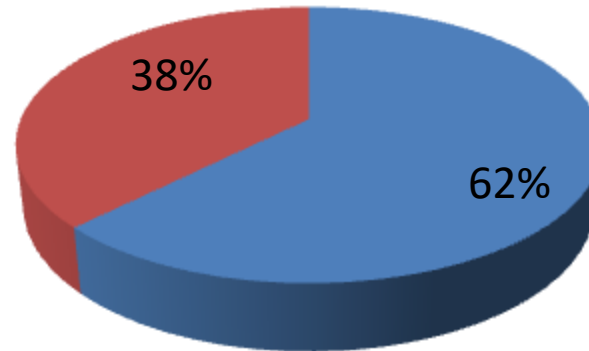
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Grocery	3520	105600	1267200
Total variable Expense (B)	3,520	105600	1267200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		8,300	99600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	10	2900	29,000	10	2,900	29,000	58,000
Cosmatic Item	1	100000	100,000	1	50,000	50,000	150,000
Oill	3	16000	48,000	2	16,000	32,000	80,000
Suger	3	2500	7,500	2	2,500	5,000	12,500
Flour	4	950	3,800	3	950	2,850	6,650
	1	0	0	1	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Others	1	61700	61,700	1	0	31,150	92,850
	0	0	0	0	0	0	0
Scurity	1	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	24	0	250,000	20	0	150,000	400,000

Source of Finance

- Entrepreneur Contribution=250000
- Investors Investment=150000
- Total=400000
-



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	5000	150000	1800000	1890000	1984500
		0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense			0		
Grocery	4400	132000	1584000	1663200	1746360
			0		
Total variable Expense (B)	4,400	132000	1584000	1663200	1746360
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less Variable Expense			0		
Rent		0		0	0
Electricity bill		300	3600	4100	4600
Transportation		350	4200	4,700	5200
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		350	4200	4300	4400
Total fixed cost (D)		6,200	74,400	75,500	76600
Net Profit (E)= [C-D]		11800	141600	151,300	161540
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	141600	151,300	161540
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81,600	172900
	Total Cash Inflow	291600	232900	334440
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	60000
3	Net Cash Surplus	81,600	172900	274440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

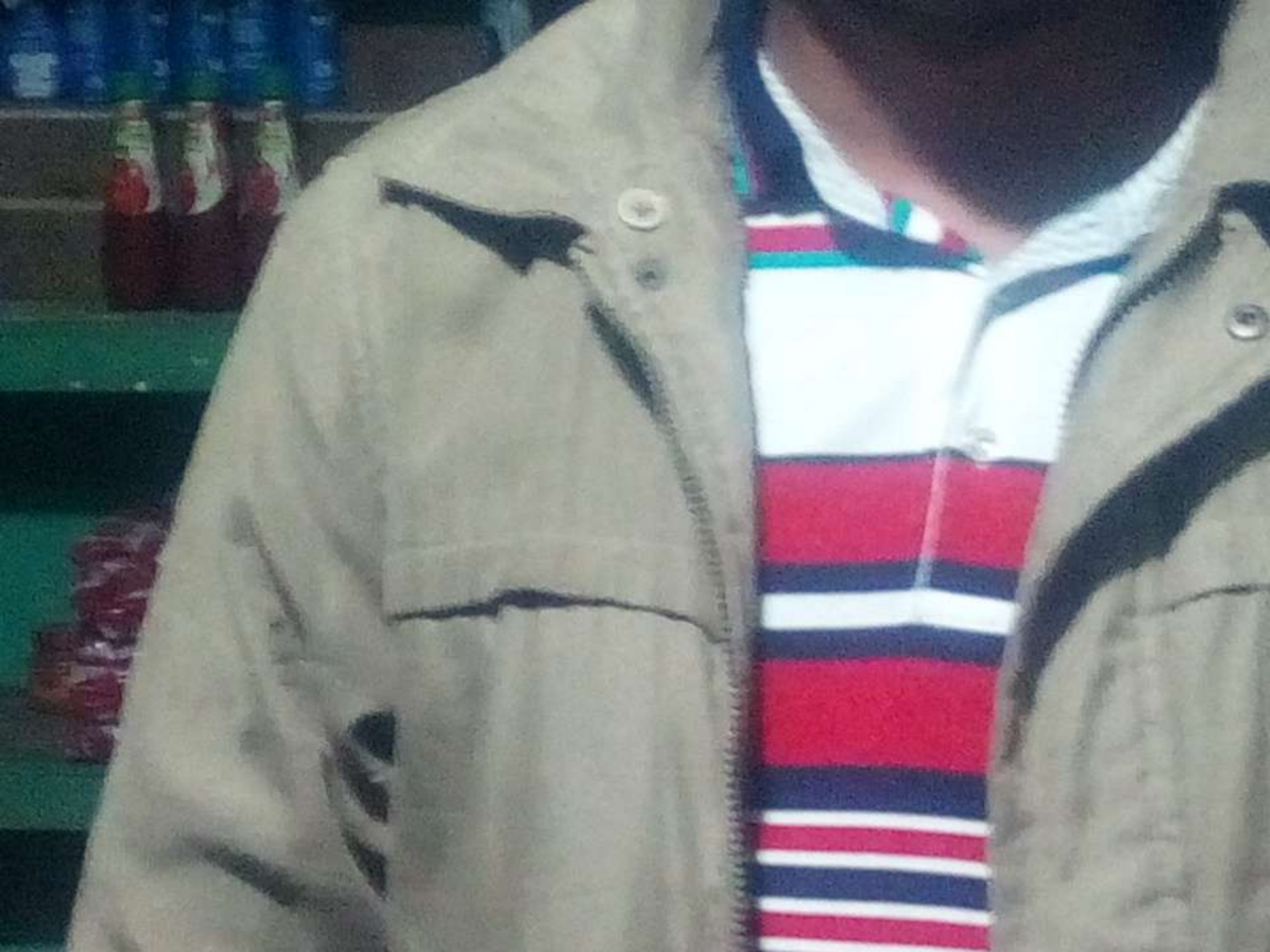
Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





গ্রামীণ ব্যাংক

অর্থায়নের পাশবিক

নাম: শ্রী মতলব আলী

কেন্দ্রের নাম: শ্রী মতলব আলী

শাখা: শ্রী মতলব আলী

