

# KHAN DEPARTMENTAL & VARIETIES STORE



Project identification and prepared by: Shahidul Islam, Jamorkee Unit, Tangail  
Project verified by: Md Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>JAHID HASAN UJJAL</b>
Age	:	03-01-1983 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 son & 1 daughter.
No. of siblings:	:	4 Brothers & 2 sisters.
Address	:	Vill: Vabkhanda, P.O: Vabkhanda, P.S: Mirzapur, Dist: Tangail
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>ZAHANARA KHAN</b>
(iii) Father's name	:	<b>LATE ZONAB ALI KHAN</b>
(iv) GB member's info	:	Branch: Banail Mirjapur, Centre # 82 (Female), Member ID: 6187, Group No: 03 Member since: 01/03/2003 (12 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 5,000 Outstanding loan: BDT 12,600
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732877824
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Zahanara Begum is a member of Grameen Bank since 12 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KHAN DEPARTMENTAL &amp; VARIETIES STORE</b>
Location	:	Vabkhanda Bazar, Mirzapur, Tangail
Total Investment in BDT	:	1,95,500 taka
Financing	:	Self BDT 95,500 (from existing business) 49% Required Investment BDT 1,00,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Soap, Soft drinks, Baby food, etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul>

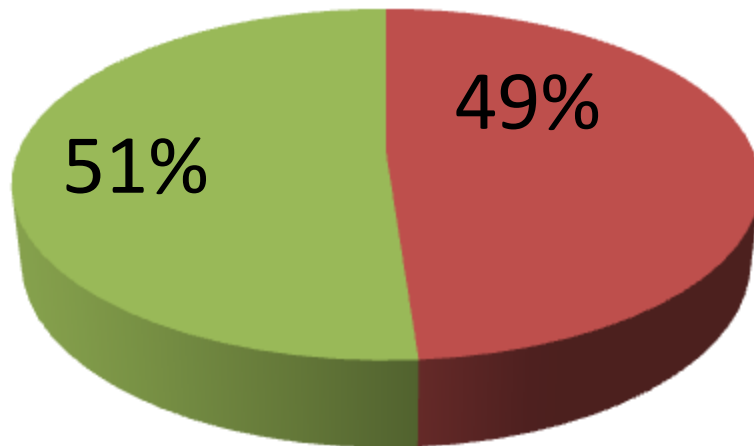
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Soap, Soft drinks, Baby food, etc	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Soap, Soft drinks, Baby food, etc	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Generator Bill		150	1,800
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (self)		5,000	60,000
Others		50	600
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,250</b>	<b>63,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Sugar, Flour, Biscuit, Chips	21,500	50,000	71,500
Soap, Soft drinks, Baby food, Oil, etc.	24,500	30,000	54,500
Chanachur, Chocolate, Juice, Tea etc.	49,500	20,000	69,500
<b>Total</b>	<b>95,500</b>	<b>1,00,000</b>	<b>1,95,500</b>

# Source of Finance



- Entrepreneur's Contribution 95,500
- Investor's Investment 100,000
- Total 195,500

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Soap, Soft drinks, Baby food, etc	4,300	129,000	1,548,000	1,625,400	1,706,670
<b>Total Sales (A)</b>	<b>4,300</b>	<b>129,000</b>	<b>1,548,000</b>	<b>1,625,400</b>	<b>1,706,670</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Soap, Soft drinks, Baby food, etc	3,655	109,650	1,315,800	1,381,590	1,450,670
<b>Total variable Expense (B)</b>	<b>3,655</b>	<b>109,650</b>	<b>1,315,800</b>	<b>1,381,590</b>	<b>1,450,670</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>645</b>	<b>19,350</b>	<b>232,200</b>	<b>243,810</b>	<b>256,001</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,780	3,969
Generator Bill		150	1,800	1,890	1,985
Mobile Bill		550	6,600	6,930	7,277
Entertainment		300	3,600	3,780	3,969
Salary (self)		7,000	84,000	88,200	92,610
Others		100	1,200	1,260	1,323
<b>Total Fixed Cost</b>		<b>8,400</b>	<b>100,800</b>	<b>105,840</b>	<b>111,132</b>
<b>Net Profit (E) [C-D]</b>		<b>10,950</b>	<b>131,400</b>	<b>137,970</b>	<b>144,869</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	131,400	137,970	144,869
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91,400	189,370
	<b>Total Cash Inflow</b>	<b>231,400</b>	<b>229,370</b>	<b>334,239</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>91,400</b>	<b>189,370</b>	<b>294,239</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures



















# FAMILY PICTURE

