

Proposed NU Business Name: **M/S KANCHKURA GENERAL STORE**



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Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	AL HASAN
Age	:	23-05-1995 (20 Years)
Education, till to date	:	HSC Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: 114/9 Korimerbag P.O: Kanchkura, P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASNARA BEGUM
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Dokshinkhan Uttara , Centre # 24 (Female), Member ID: 1981, Group No: 03 Member since: (07 Years) First loan:10,000 taka. Outstanding loan: Nil
Further Information:		
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Cow rearing and Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01687-715046
Mother Contact No.	:	01626-121705
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hasnara Begum is a member of Grameen Bank since 07 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S KANCHKURA GENERAL STORE
Location	:	Taraj Uddin Super Market, Kachkura Bazaar, Uttarkhan, Dhaka
Total Investment in BDT	:	BDT 4,20,000
Financing	:	Self BDT 2,70,000 (from existing business) 64% Required Investment BDT 1,50,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, Rice husk, Poultry feed etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Tongi bazaar.▪Agreed grace period is 4 months.

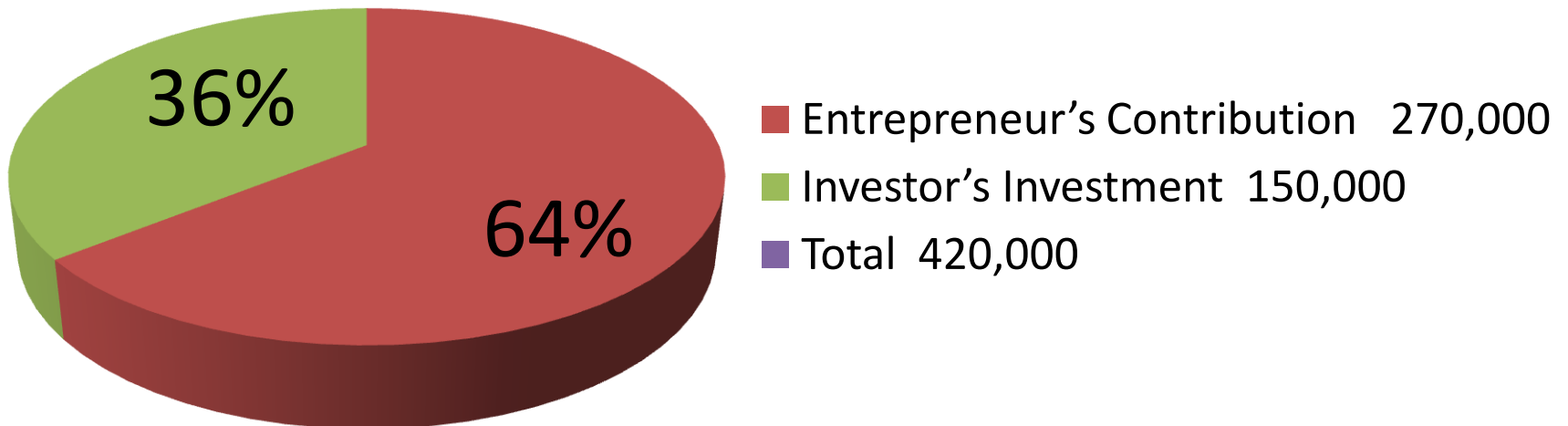
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, Rice husk, Poultry feed etc	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, Rice husk, Poultry feed etc	3,825	114,750	1,377,000
Total variable Expense (B)	3,825	114,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		500	6,000
Generator Bill		100	1,200
Mobile Bill		100	1,200
Transportation		2,000	24,000
Salary (self)		6,000	72,000
Guard		100	1,200
Entertainment		100	1,200
Total fixed Cost (D)		12,900	154,800
Net Profit (E) [C-D]		7,350	88,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Egg, Oil, Biscuit, Soap, Soft drinks	50,000	50,000	1,00,000
Salt, Mustard oil, Washing powder	40,000	50,000	90,000
Chanachur, Cosmetics, Rice husk, Poultry feed etc	40,000	50,000	90,000
Fridge	20,000	-	20,000
Security	1,20,000	-	1,20,000
Total	2,70,000	1,50,000	4,20,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, Rice husk, Poultry feed etc	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, Rice husk, Poultry feed etc	5,950	178,500	2,142,000	2,249,100	2,361,555
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100	2,361,555
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,500	7,000
Mobile bill & SMS Monitoring		250	3,000	3,200	3,500
Transportation		3,000	36,000	38,000	40,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,500	1,800
Guard		100	1,200	1,500	1,800
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		18,283	219,400	222,700	226,100
Net Profit (E) [C-D]		13,217	158,600	174,200	190,645
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	158,600	174,200	190,645
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		102,600	220,800
	Total Cash Inflow	312,600	280,800	415,445
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)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	102,600	220,800	355,445

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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















কাঁচকুড়া জেনারেল স্টোর

কাঁচকুড়া জেনারেল স্টোর

বেপারি
ফ্যাব্রিক

থোঃ মোঃ আনোয়ার হোসেন

কোন পক্ষে খোঁজা
দুই
পাটলা বা

কাঁচকুড়া জেনারেল স্টোর

প্রাঃ মোঃ আল হাসান
কাঁচকুড়া বাজার (টেশুড়াও) কক্সবাজার, চাট
নোঃ ০১৬৮৭৭১৫০৪৬

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কাঁচ কুঁচা মাটো স্টোর





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Uttarakhand Union Parishad
Uttarakhand Union Parishad

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FAMILY PICTURE

