

# KAKOLEE GENERAL STORE



Project identification by: Sohel Mollah, Jamorkee Unit, Tangail

Project prepared by: Md Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>BIPLOB CHANDRA SARKAR</b>
Age	:	30-05-1987 (28 Years)
Education, till to date	:	M.Com (Accounting)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers
Address	:	Vill: Ufuloki P.O: Borati P.S: Mirjapur 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>ANNA RANEE</b>
(iii) Father's name	:	<b>JOGENDRA NATH SARKER</b>
(iv) GB member's info	:	Branch: Bhatgram Mirjapur Centre # 11 (Female), Member ID: 1742/1, Group No: 07 Member since: 01-01-1995 (20 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: BDT 50,000 Outstanding loan: BDT 28,000
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-235063
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Gazipur

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

Anna Ranee is a member of Grameen Bank since 20 years. At first she took 2,000 taka loan from Grameen Bank. Anna Ranee gradually took loan from GB. Utilize loan in cow rearing.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KAKOLEE GENERAL STORE</b>
Location	:	Pakulla bazar, Mirjapur, Tangail
Total Investment in BDT	:	2,70,000 taka
Financing	:	Self BDT 1,20,000 (from existing business) 44% Required Investment BDT 1,50,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chips, Chanachur, Soft drinks etc.</li><li>▪Provide Flexi-load service.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from different company agent.</li><li>▪Agreed grace period is 4 months.</li></ul>

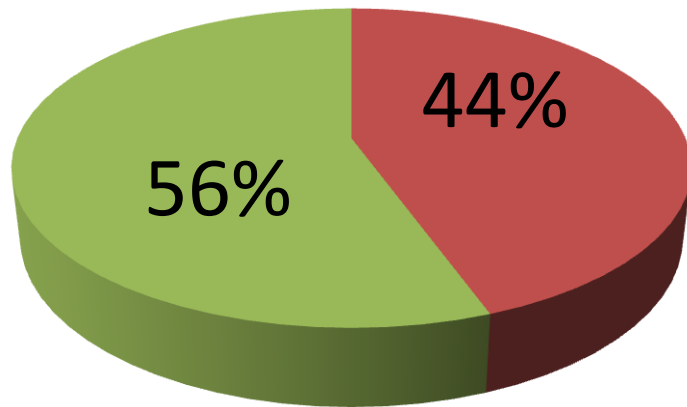
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biscuit, Chips, Chanachur, Soft drinks etc.	3,200	96,000	1,152,000
Flexi-load (3,000/1,000) x 27	81	2,430	29,160
<b>Total Sales (A)</b>	<b>3,281</b>	<b>98,430</b>	<b>1,181,160</b>
<b>Less. Variable Expense</b>			
Biscuit, Chips, Chanachur, Soft drinks etc.	2,720	81,600	979,200
<b>Total variable Expense (B)</b>	<b>2,720</b>	<b>81,600</b>	<b>979,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>561</b>	<b>16,830</b>	<b>201,960</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Guard		80	960
Salary (self)		7,000	84,000
<b>Total fixed Cost (D)</b>		<b>9,780</b>	<b>117,360</b>
<b>Net Profit (E) [C-D]</b>		<b>7,050</b>	<b>84,600</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit, Chips, Chanachur, Soft drinks etc	88,000	1,50,000	2,38,000
Flexi-Load	8,000	-	8,000
Fridge	24,000	-	24,000
<b>Total</b>	<b>1,20,000</b>	<b>1,50,000</b>	<b>2,70,000</b>

# Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 150,000
- Total 270,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Biscuit, Chips, Chanachur, Soft drinks etc.	5,500	165,000	1,980,000	2,079,000	2,182,950
Flexi-load (3,000/1,000) x 27	81	2,430	29,160	30,618	32,149
<b>Total Sales (A)</b>	<b>5,581</b>	<b>167,430</b>	<b>2,009,160</b>	<b>2,109,618</b>	<b>2,215,099</b>
<b>Less. Variable Expense</b>					
Biscuit, Chips, Chanachur, Soft drinks etc.	4,675	140,250	1,683,000	1,767,150	1,855,508
<b>Total variable Expense (B)</b>	<b>4,675</b>	<b>140,250</b>	<b>1,683,000</b>	<b>1,767,150</b>	<b>1,855,508</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>906</b>	<b>27,180</b>	<b>326,160</b>	<b>342,468</b>	<b>359,591</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		1,000	12,000	13,000	14,000
Mobile bill & SMS Monitoring		550	6,600	6,600	6,600
Entertainment		200	2,400	3,000	3,500
Guard		80	960	1,200	1,500
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		400	4,800	4,800	4,800
<b>Total Fixed Cost</b>		<b>11,430</b>	<b>137,160</b>	<b>139,000</b>	<b>140,800</b>
<b>Net Profit (E) [C-D]</b>		<b>15,750</b>	<b>189,000</b>	<b>203,468</b>	<b>218,791</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</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	150,000		
1.2	Net Profit	189,000	203,468	218,791
1.3	Depreciation (Non cash item)	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus		133,800	282,068
	<b>Total Cash Inflow</b>	<b>343,800</b>	<b>342,068</b>	<b>505,659</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>133,800</b>	<b>282,068</b>	<b>445,659</b>

# SWOT ANALYSIS

## **S**TRENGTH

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



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# FAMILY PICTURE

