

Proposed NU Business Name: **KOSIM GENERAL STORE**



Project identification and prepared by: Md. Asif Istear,
Ashulia Unit, Dhaka

Project verified by: Md. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUL HANNAN
Age	:	18-09-1984 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Dandabor, P.O: Savar Cant., P.S: Savar, 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	:	ROKEA BEGUM
(iii) Father's name	:	MD KOSIM UDDIN
(iv) GB member's info	:	Branch: Dhamsona Ashulia, Centre # 21 (Female), Member ID: 1741, Group No: 01 Member since: 08-06-2005 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 20,760/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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 training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-302719
Mother's Contact No.	:	01711-515221
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KASIM GENERAL STORE
Location	:	Dandabor natunpara, Polli Biddut, Savar, Dhaka
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 57% Required Investment BDT 1,50,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 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, Oil, Pulse, Sugar, Biscuit, Soft drinks, Noodles etc. ▪Average 10% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪He is doing his business in own place. ▪Collects goods from Savar. ▪Agreed grace period is 4 months.

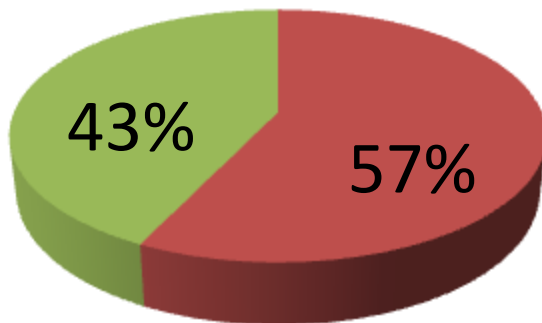
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	5,150	154,500	1,854,000
Total Sales (A)	5,150	154,500	1,854,000
Less. Variable Expense			
Grocery Item	4,635	139,050	1,668,600
Total variable Expense (B)	4,635	139,050	1,668,600
Contribution Margin (CM) [C=(A-B)]	515	15,450	185,400
Less. Fixed Expense			
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Generator Bill		100	1,200
Guard		100	1,200
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		8,150	97,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (10 x 1800)	18,000	18,000	36,000
Pulse (2 x 4500)	9,000	9,000	18,000
Cosmetic	60,000	49,000	109,000
Soft drinks (10 x 800)	8,000	8,000	16,000
Sugar (2 x 2000)	4,000	4,000	8,000
Soya bin oil (1x 15000)	15,000	15,000	30,000
Noodles, Chanachur, Milk, Tooth Paste etc	30,000	20,000	50,000
Potato, Chocolate, Chips, salt etc	33,500	20,000	53,500
Biscuit	7,500	7,000	14,500
Fridge	15,000	0	15,000
Total	200,000	150,000	350,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 150,000
- Total 350,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	9,000	270,000	3,240,000	3,402,000	3,572,100
Total Sales (A)	9,000	270,000	3,240,000	3,402,000	3,572,100
Less. Variable Expense					
Grocery Item	8,100	243,000	2,916,000	3,061,800	3,214,890
Total variable Expense (B)	8,100	243,000	2,916,000	3,061,800	3,214,890
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Electricity Bill		800	9,600	10,500	11,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	22,000
Generator Bill		100	1,200	1,500	1,800
Guard		100	1,200	1,500	1,800
Salary (staff)		3,000	36,000	36,000	36,000
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		11,150	133,800	138,000	142,100
Net Profit (E) [C-D]		15,850	190,200	202,200	215,110
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	190,200	202,200	215,110
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		133,200	278,400
	Total Cash Inflow	343,200	338,400	496,510
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	133,200	278,400	436,510

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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





কিছম জিনাবেল জোব হোম













MANAGER
01711516281



গ্রামীণ ব্যাংক

মহজ খানের পাশবই

নাম	বো সোহাগ	২০/১০
কেন্দ্রের নাম	সোহাগ	ডো: ১০ - ১৭৪৪
শাখা		



গ্রামীণ ব্যাংক
শালসোনা, রংপুর জেলা শাখা

সহজ ঋণের পাশ বই

নাম বো ফোনা

স্থান নং ১৭৯

গ্রুপ নং ১

কেন্দ্র নং ২০১৫

কেন্দ্রের নাম ডেন্টাল ডিপার্টমেন্ট

বই ইস্যুর তারিখ ১৯/০৬/১৮

"মূল্য : ৫ (পাঁচ) টাকা মাত্র"
"পাশ বই হারিয়ে গেলে বা নষ্ট হলে পরিবর্তিত বইয়ের মূল্য : ৭ (সাত) টাকা মাত্র"

প্রতি মিটিং ছাড়া ঋণের টাকা এককালীন জমার ক্ষেত্রে
মেনেজার/সেকেন্ড অফিসারের উপস্থিতিতে শাখায় এসে জমা
করুন।
পাশ বইসহ আমানত রশিদ নিজের কাছে যত্নসহকারে
রক্ষণ করুন। হিসাব পরীক্ষার জন্য ব্যাংক থেকে পাশ বই
প্রাপ্ত করা হলে, পাশ বই ব্যাংকে জমা দেয়ার পরবর্তী সাত
দিন মধ্যে ফেরৎ দিন।

FAMILY PICTURE

