

## Proposed NU Business Name: **KHOKON STORE**



Project identification and prepared by: Md. Forhad Hosen,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD. KHONOK MIAH</b>
Age	:	18-6-1991 (25 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Suruj , P.O: Gosai Joyair , P.S: Tangail Sadar , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>KHALEDA BEGUM</b>
(iii) Father's name	:	<b>MD. MANGOL MIAH</b>
(iv) GB member's info	:	Branch: Suruj , Centre # 11(Female), Member ID: 1399, Group No: 03 Member since: 2-4-2003 (13Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 65000, Outstanding loan: BDT 3510
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765366143
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD. MANGOL MIAH** joined Grameen Bank since 13 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KHOKON STORE</b>
Location	:	Suruj Chappara Bazar
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8ft x 15ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪Collects goods from Khulna, Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

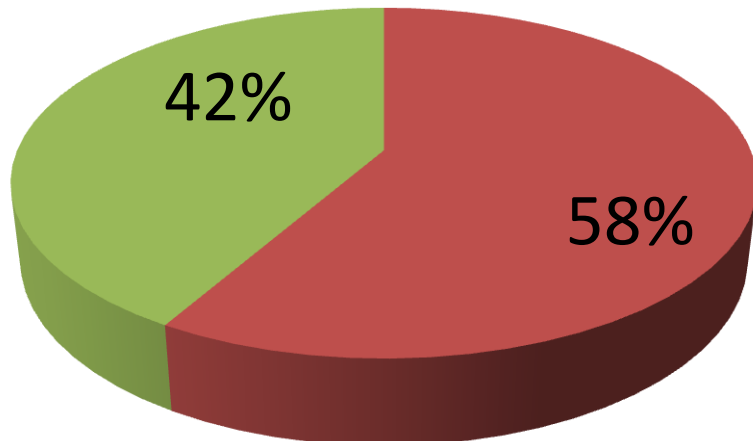
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Gorcery item	2900	87000	1044000
<b>Total sales (A)</b>	2900	87000	1044000
<b>Less Variable Exp.</b>			
Gorcery item	2552	76560	918720
<b>Total Variable exp. (B)</b>	2552	76560	918720
<b>Contribution Margin CM [C= (A-B)]</b>	<b>348</b>	<b>10440</b>	<b>125280</b>
<b>less fixed exp.</b>			
Electricity bill		500	6000
Transportation		1300	15600
Salary (self)		5000	60000
Entertainment		300	3600
Mobile		300	3600
<b>total fixed cost (D)</b>		7400	88800
<b>Net profit (E) [C-D]</b>		<b>3040</b>	<b>36480</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Suger	50	70	3,500	100	70	7,000	10,500
Oil	35	700	24,500	0	0	0	24,500
Rice	300	40	12,000	200	40	8,000	20,000
Cosmetics	100	70	7,000			0	7,000
Tea pack	60	100	6,000	20	100	2,000	8,000
Biscuite , Chanachur	150	50	7,500	100	50	5,000	12,500
Masalla	100	45	4,500			0	4,500
Others	100	50	5,000	280	100	28,000	33,000
<b>Total</b>	<b>895</b>		<b>70,000</b>	<b>700</b>		<b>50,000</b>	<b>120,000</b>

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Gorcery item	5000	150000	1800000	1890000
<b>Total Sales (A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>
less variable Expenses				
Gorcery item	4400	132000	1584000	1663200
Total variable Expenses (B)	4400	132000	1584000	1663200
<b>Contribution Margin (CM)= (A-B)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>
<b>Less Fixed Expenses</b>				
Electricity bill		500	6000	6000
Transportation		1500	18000	18000
Salary (self)		5000	60000	60000
Salary (staff)		5000	60000	60000
Entertainment		340	4080	4080
Mobile		400	4800	4800
Total Fixed Cost		12740	152880	152880
<b>Net Profit (E) (C-D)</b>		<b>5260</b>	<b>63120</b>	<b>73920</b>
Investment Payback			<b>30000</b>	<b>30000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	63,120	73,920
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		33,120
	<b>Total Cash Inflow</b>	113120	107040
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	33,120	77040

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:1  
Experience & Skill : 06 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

Pictures



हरक झारखण्ड विनय हरक झारखण्ड

TEEN SURAT

2015  
"विजि"  
विनय





DRY  
TEEN  
श्री कृष्ण प्रियंका

120316  
"सखि"  
प्राधान्य





Potato Crackers  
Potato Crackers

মমতাজ সুপার স্টোর

Teen Super  
২০১৫  
কেজি  
সুপার স্টোর

















A man with short dark hair, wearing a grey polo shirt with red and white stripes on the sleeves and khaki trousers, stands barefoot in the center of the shop. He is looking towards the camera with a neutral expression.

Wooden shelves are filled with various goods. The top shelf has boxes of 'EXEMPT' and 'মুকোকো' (Mukokoko). Below that, there are bags of 'Bananaflour' and other packaged items. The middle shelves contain bottles of beverages, including 'AROMA' and 'BANGLADESHI' brands. The bottom shelves are filled with blue and white bottles, likely detergents or cleaning products.

A silver CRT television set is placed on a red plastic stool. The TV screen is dark, and the brand name 'HAI-TION' is visible at the bottom.

A large, silver, two-door refrigerator stands on the right side of the shop. It has a '100%' sticker on the top door. The refrigerator is positioned against a corrugated metal wall.

Several trays of brown eggs are stacked on top of the refrigerator. The trays are green and white, and the eggs are neatly arranged in rows.

A stack of red plastic crates is positioned next to the refrigerator. The crates are empty, except for a few items in the top one. A white electronic device is placed on top of the stack.

A pile of red onions is scattered on the floor in the foreground, near the television stand.







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of Bangladesh / জাতীয় পরিচয় পত্র

নাম: মোঃ খোকন মিয়া  
 Name: MD. KHOKON MIAH  
 পিতা: মোঃ মকল মিয়া  
 মাতা: মোতেরা বেগম  
 Date of Birth: 18 7 1941  
 ID NO: 1901331894700287

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত এবং কেবলমাত্র পারিবারিক পোশাক পরিধানের জন্য সেন্সার করা হয়েছে।  
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ক্রমিক: বাংলাদেশি: পূর্ব নাম: মোঃ খোকন মিয়া, মকল মিয়া  
 Serial: Bangladeshi: Previous Name: Md. Khokon Miah, Makul Miah  
 জন্ম তারিখ: ১৯৪১, ১৮ জুলাই, ঢাকা

আসনসংখ্যা: ১৯০১৩৩১৮৯৪৭০০২৮৭  
 Seat Number: 1901331894700287

উ.৩. পি.ফর্ম নং-৭  
 ৩নং ঘারিন্দা ইউনিয়ন পরিষদ কার্যালয়  
 সদর উপজেলা, টাঙ্গাইল।

**ট্রেড লাইসেন্স**  
 নং-১২(১) লাইসেন্স নং- ২৮

নাম: মোঃ খোকন মিয়া  
 মোঃ খোকন মিয়া  
 মোঃ মকল মিয়া  
 মোঃ মোতেরা বেগম  
 মোঃ মকল মিয়া  
 মোঃ মোতেরা বেগম  
 মোঃ মকল মিয়া  
 মোঃ মোতেরা বেগম

কথায়: তিন বছর  
 ৩৩০/২

এলাকায়: ২০০৪  
 তারিখ হইতে: ১০/০৬/২০১৭ পর্যন্ত

স্বাক্ষর: মোঃ খোকন মিয়া  
 চেয়ারম্যান

সহায়ক ইউ.পি. ট্যাক্স পরিশোধ করুন।  
 ইউনিয়ন তথা ও সেবা কেন্দ্রের সেবা গ্রহণ করুন।  
 গাছ লাগান পরিবেশ বীজিত।  
 আপনাতঃ সন্তানকে স্কুলে পাঠান।  
 যৌক্তিক নিয়মে সকলেই এগিয়ে আসুন।

ব্যাংক শাখা

সহজ স্বাক্ষরের পাশ বই

নাম: মোঃ মকল মিয়া



# FAMILY PICTURE

