

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



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Project verified by Md. Siddiqur Rahman



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

Name	:	<b>SULTAN</b>
Age	:	30-01-1983(34 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	04 Sons
No. of siblings:	:	04 Brothers
Address	:	Vill: Donua P.O: Gazipur, P.S: Sreepur, Dist: Gazipur
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>FEROZA KHATUN</b>
(iii) Father's name	:	<b>KAMAL UDDIN</b>
(iv) GB member's info	:	Branch: Gazipur ,Sreepur, Centre # 04(Female), Member ID: 1269, Group No: 03 Member since: 21/12/2007 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 24,780
(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	:	5 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.	:	01716-691199
Mother's Contact No.	:	01723-334718
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FEROZA KHATUN:** 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	:	<b>KAWSER STORE</b>
Location	:	Hazi market, Sreepur ,Gazipur
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 08ft= 80square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,dal,sugar soap Juice ,Biscuit etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.</li> <li>▪The shop is Rents.</li> <li>▪Collects goods from Hai Market.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

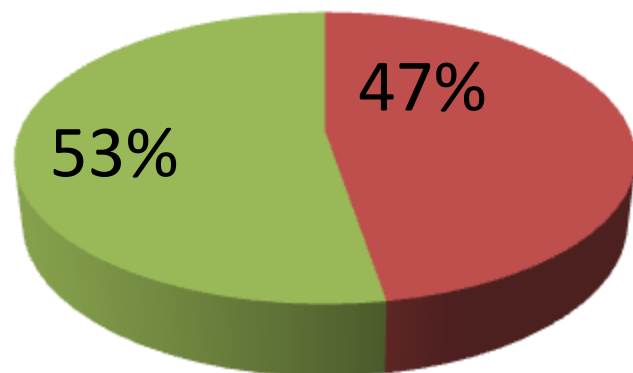
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Soft water,oil,dal,sugar, soap , Juice ,Biscuit etc	2,200	66,000	7,92,000
<b>Total Sales (A)</b>	2,200	66,000	7,92,000
<b>Less. Variable Expense</b>			
Soft water,oil,dal,sugar soap , Juice ,Biscuit etc	1,870	56,100	6,73,200
<b>Total variable Expense (B)</b>	1,870	56,100	6,73,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,30</b>	<b>9,900</b>	<b>1,18,800</b>
<b>Less. Fixed Expense</b>			
Rent		5,00	6,000
Electricity bill		3,00	3,600
Transportation		2,00	2,400
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,500</b>	<b>54,000</b>

## Investment Breakdown

Existing		Proposed	
Particulars	Amount (BDT)	Amount (BDT)	Proposed Total
Bisket	6,750	9,000	15,750
Pawder	3,500	10,000	13,500
sop	1,750	7,000	8,750
Tot pawder	2,100	0	2,100
Soft woter	8,250	11,000	19,250
Security	10,000	0	10,000
Other	12,650	13,000	25,650
<b>Total</b>	45,000	50,000	95,000

## Source of Finance



■ Entrepreneur's Contribution 45,000

■ Investor's Investment 50,000

■ Total 95,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	3,500	1,05,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	3,500	1,05,000	1,260,000	1,323,000	1,389,150
<b>Less. Variable Expense</b>					
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	2,975	89,250	1,071,000	1,124,550	1,180,777
<b>Total variable Expense (B)</b>	2,975	89,250	1,071,000	1,124,550	1,180,777
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>5,25</b>	<b>15,750</b>	<b>1,89,000</b>	<b>1,98,450</b>	<b>2,08,372</b>
<b>Less. Fixed Expense</b>					
Rent		5,00	6,000	6,000	6,000
Electricity bill		4,00	4,800	5,000	5,200
Transportation		4,00	4,800	5,000	5,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	4,000
Mobile Bill		3 00	3 600	3 800	4 000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	82,200	90,850	99,972
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		37,420	1,08,270
	<b>Total Cash Inflow</b>	<b>1,32,200</b>	<b>1,28,270</b>	<b>2,08,242</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	24,780		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>94,780</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>37,420</b>	<b>1,08,270</b>	<b>1,88,242</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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

Pictures





















# FAMILY PICTURE

