

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

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Porshuram Unit, Feni

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>KHOKON CHANDRA DAS</b>
Age	:	09-09-1987 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	5 Brother
Address	:	Vill: Dakshin Kolapara, P.O: Porshuram, P.S: Porshuram, Dist: Feni
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>LATE JUTI RANI DAS</b>
(iii) Father's name	:	<b>LATE. JOGDISH CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 78 (Female), Member ID: 6802, Group No: 07 Member since: 12-04-1999 to 2005 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 8,000, Outstanding loan: BDT /-
(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	:	02 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.	:	01820-213625
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE JUTI RANI DAS** joined Grameen Bank since 05 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>KHOKON STORE</b>
Location	:	Haspatal road, Porshuram, Feni
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Running a grocery shop.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪Collects goods from Feni.</li><li>▪The shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

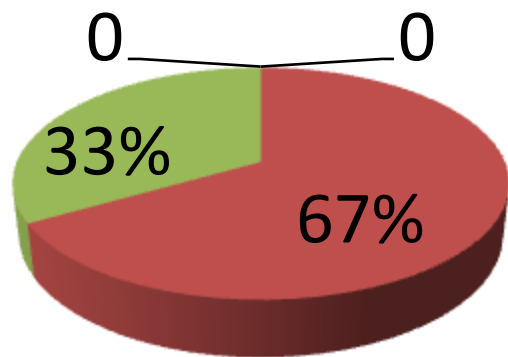
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Grocery Item	70,000	840,000
<b>Total Sales (A)</b>	<b>70,000</b>	<b>840,000</b>
<b>Less. Variable Expense</b>		
Grocery Item	56,000	672,000
<b>Total variable Expense (B)</b>	<b>56,000</b>	<b>672,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>14,000</b>	<b>168,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Salary (staff)	3,000	36,000
Transportation	300	3,600
<b>Total fixed Cost (D)</b>	<b>8,900</b>	<b>106,800</b>
<b>Net Profit (E) [C-D]</b>	<b>5,100</b>	<b>61,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	3	2000	6,000	3	2000	6,000	12,000
Pulse	2	3000	6,000	2	3000	6,000	12,000
Atta	5	1500	7,500	5	1500	7,500	15,000
Bran	5	1600	8,000	5	1600	8,000	16,000
Soyabin Oil	100	90	9,000	100	90	9,000	18,000
Biscuit	100	90	9,000	100	90	9,000	18,000
Chanachur	100	90	9,000	50	90	4,500	13,500
Cake	20	25	500	0	0	0	500
Spice	1	20000	20,000	0	0	0	20,000
Others	1	25000	25,000	0	0	0	25,000
<b>Total</b>	<b>337</b>	<b>53395</b>	<b>100,000</b>	<b>265</b>	<b>8,370</b>	<b>50,000</b>	<b>150,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Grocery Item	95,000	1,140,000	1,197,000	1,256,850
<b>Total Sales (A)</b>	<b>95,000</b>	<b>1,140,000</b>	<b>1,197,000</b>	<b>1,256,850</b>
<b>Less. Variable Expense</b>				
Grocery Item	76,000	912,000	957,600	1,005,480
<b>Total variable Expense (B)</b>	<b>76,000</b>	<b>912,000</b>	<b>957,600</b>	<b>1,005,480</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>19,000</b>	<b>228,000</b>	<b>239,400</b>	<b>251,370</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	300	3,600	3,600	3,600
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	3,000	36,000	36,000	36,000
Transportation	500	6,000	7,000	8,000
<b>Total Fixed Cost</b>	<b>9,200</b>	<b>110,400</b>	<b>112,100</b>	<b>113,600</b>
<b>Net Profit (E) [C-D]</b>	<b>9,800</b>	<b>117,600</b>	<b>127,300</b>	<b>137,770</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	117,600	127,300	137,770
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		97,600	204,900
	<b>Total Cash Inflow</b>	<b>167,600</b>	<b>224,900</b>	<b>342,670</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>97,600</b>	<b>204,900</b>	<b>322,670</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 02 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE