

Proposed NU Business Name: **KAMRUL VERAITY STORE**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. KAMRUL ISLAM
Age	:	10-11-1994(23 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Maddodigalkandi P.O: Veluerpara P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Amiza Begum
(iii) Father's name	:	Md. Abdul Gafur
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 18(Female), Member ID: 1666/2, Group No: 03 Member since: 05-01-2007 (10 Years) First loan: BDT 5,00/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 24692/-
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-625511
Mother's Contact No.	:	01764-385120
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Amiza Begum joined Grameen Bank since 10 years ago. At first she took 5,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KAMRUL VERAITY STORE
Location	:	Maddo Digalkandi, Veluerpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 55,000/-
Financing	:	Self BDT 25,000/-(from existing business) 45% Required Investment BDT 30,000/-(as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, Bull etc.▪Average gain on 35% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from local market.▪Agreed grace period is 3 months.

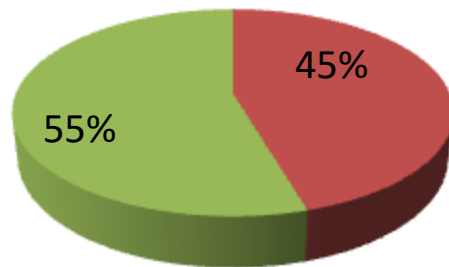
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hardware items	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
Hardware items	520	15,600	187,200
Total variable Expense (B)	520	15,600	187,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		3,600	43,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biaring	15	150	2,250	45	150	6,750	9,000
Halfsa	35	100	3,500	120	100	12,000	15,500
Tube	10	135	1,350	50	135	6,750	8,100
Seat	12	160	1,920	20	160	3,200	5,120
Seat cover	30	20	600	50	20	1,000	1,600
Seat Ledar	50	50	2,500	1	300	300	2,800
Others	1	7880	7,880	1	0	0	7,880
Security	1	5000	5,000	0	0	0	5,000
Total	154	13495	25000	287	865	30000	55000

Source of Finance



- Entrepreneur's Contribution 25,000
- Investor's Investment 30,000
- **Total 55,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Hardware items	1,100	33,000	396,000	415,800
Total Sales (A)	1,100	33,000	396,000	415,800
Less. Variable Expense				
Hardware items	715	21,450	257,400	270,270
Total variable Expense (B)	715	21,450	257,400	270,270
Contribution Margin (CM) [C=(A-B)]	385	11,550	138,600	145,530
Less. Fixed Expense				
House rant		500	6,000	6,000
Electricity Bill		200	2,400	2,400
Transportation		-	0	0
Salary (self)		4,000	48,000	48,000
Mobile Bill		100	1,200	1,200
Non cash item				
Depreciation		0	0	0
Total fixed Cost (D)		4,800	57,600	57,600
Net Profit (E) [C-D]		6,750	81,000	87,930
Investment Payback			18000	18,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	30,000	
1.2	Net Profit	81,000	87,930
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		63,000
	Total Cash Inflow	111,000	150,930
2	Cash Outflow		
2.1	Purchase of Product	30,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	18,000	18,000
	Total Cash Outflow	48,000	18,000
3	Net Cash Surplus	63,000	132,930

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience; 3 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi, Veluerpara,
Sonatala
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

