

Proposed NU Business Name: **M/S BAKUL STORE**



Project identification and prepared by: Md. Ataur Rahman,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BAKUL HOSHAIN
Age	:	01-04-1988(29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 daughter
No. of siblings:	:	01 Brother,04 Sisters
Address	:	Vill: Laufula,P.O : Laufula, P.S: Modhupur, Dist: Tangail
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. BASHIRAN BEGUM
(iii) Father's name	:	MAKBUL HOSHAIN
(iv) GB member's info	:	Branch: Alokdiya, Centre # 09 (Female), Member ID: 800, Group No: 09 Member since: 15-02-2013 (05Years) First loan: 25,000 taka. Existing loan: 44,000 taka Outstanding loan: 30448 taka
Further Information:		
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Pineapple Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-665564
Mother's Contact No.	:	01770-389106
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. BASHIRAN BEGUM joined Grameen Bank since 05 years ago. At first she took 25,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S. BAKUL STORE
Location	:	Lafula Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :144,200
Financing	:	Self BDT 94,200(from existing business) 65% Required Investment BDT 50,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 18 ft= 450square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

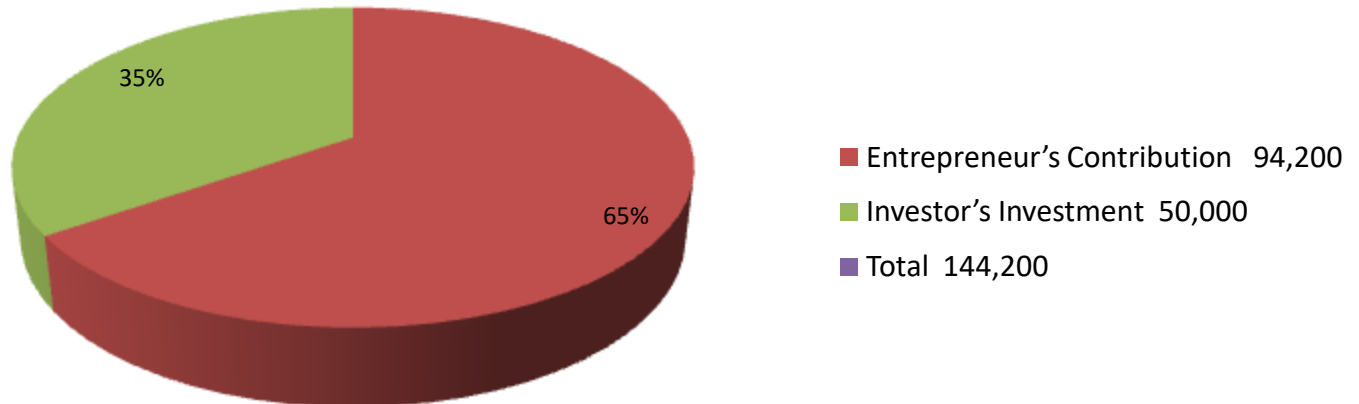
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
bakery, pan pata, chaul,chini,moyda,vushi etc.	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
bakery, pan pata, chaul,chini,moyda,vushi etc.	2,400	72,000	864000
Total variable Expense (B)	2,400	72,000	864000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		1000	12,000
Transportation		500	6000
Salary (self)		5000	60,000
Salary (staff)			0
Entertainment		200	2,400
Guard		100	1200
Generator		300	3600
Mobile Bill		200	2400
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		9,700	116,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
kerashin tel	1	14490	14490	1	14490	14490	28980
chaul	2	2750	5500	3	2750	8250	13750
sharisha tel	4	2040	8160	4	2040	8160	16320
shoyabin tel	3	1350	4050	5	1350	6750	10800
cosmetic shamagri	1	5000	5000	1	5000	5000	10000
komal pani	10	500	5000	10	500	5000	10000
others			2000			2350	4350
security			50,000				50000
Total			94200			50000	144200

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
bakery, pan pata, chaul,chini,moyda,vushi etc.	3,500	105,000	1260000	1323000
Total Sales (A)	3,500	105,000	1,260,000	1323000
Less. Variable Expense				
bakery, pan pata, chaul,chini,moyda,vushi etc.	2800	84,000	1,008,000	1058400
Total variable Expense (B)	2800	84,000	1,008,000	1058400
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264600
Less. Fixed Expense				
Rent		1000	12000	12,000
Electricity Bill		1100	13200	13,800
Transportation		700	8,400	9,400
Salary (self)		5000	60000	60,000
Salary (self)		0	0	0
Entertainment		300	3,600	4,200
Guard		100	1200	1,200
Generator		300	3600	3,600
Mobile Bill		300	3600	4,300
Total Fixed Cost		8,800	105,600	108,500
Net Profit (E) =[C-D]]		12,200	146,400	156,100
Investment Payback			30000	30,000

<i>Sl #</i>	<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	146,400	156,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		116,400
	Total Cash Inflow	196,400	272,500
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	116,400	242,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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

প্রস্তাবিত

প্লর নাম: শিয়ার্শ বুকুম খেইস

মটের নাম: মহুপুত

যাকার সংক্ষিপ্ত জীবন বৃত্তান্ত:

: শিয়ার্শ বুকুম হোশন

স: ২৯

জন্ম তারিখ: ০১/০৪

স:

স্বাক্ষর:

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FAMILY PICTURE

