

Proposed NU Business Name: **KHADIZA GENERAL STORE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Mostafa Kamal
Age	:	15-03-1985 (32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Faydabad ,P.O:Faydabad ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Saimon Begum
(iii) Father's name	:	Md Alauddin
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 68 (Female), Member ID:6333 , Group No: 03 Member since: 05-08-1987 (30 Years) First loan: BDT = 2500 /- Last Loan=400,000/- Outstanding loan:= 46,000/-
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 & Skill Own Business and Training Info	:	12 years of business experience. : 12 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01677-066000
Family's Contact No.	:	01985-951713
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Saimon Begum joined Grameen Bank since 30 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Khadiza General Store
Location	:	Sahertec,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 400,000/- (from existing business) 57% Required Investment BDT 300,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 65,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse,Sugar,Oil,& Grocery Item etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from Togi . ▪Agreed grace period is 3 months.

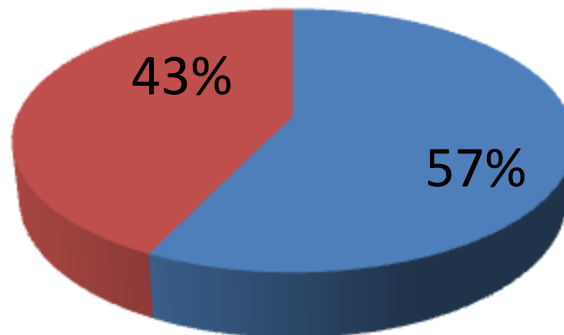
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grosary Iteam	4,000	120,000	1,440,000
	0	0	0
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Grosary Iteam	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		2200	26,400
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
Total fixed Cost (D)		15,200	182,400
Net Profit (E) [C-D]		8,800	105,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	20	2950	59000	Rice	15	2950	44250	103,250
Pulse	6	4500	27000	Pulse	5	4500	22500	49,500
Oil	3	16000	48000	Oil	4	16000	64000	112,000
Potato	25	1000	25000	Potato	20	1000	20000	45,000
Onion	10	4500	45000	Onion	12	4500	54000	99,000
Salt	8	2000	16000	Salt	10	2000	20000	36,000
Egg	10	600	6000	Egg	8	600	4800	10,800
Soap	10	4000	40000	Soap	5	4000	20000	60,000
Soft Drinks	30	540	16200	Soft Drinks	20	540	16200	32,400
Advanced Security	1	65000	65000				0	65,000
Others			52800	Others			34,250	87,050
Total			400,000				300,000	700,000

Source of Finance

■ Entrepreneur's contribution 400000 ■ Investor's Investment 300000 ■ Total 700000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grosary Iteam	5,000	150,000	1,800,000	1,890,000	1,984,500
	0	0	0	0	0
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Grosary Iteam	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		2310	27,720	29,106	30,561
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		15,360	184,320	186,336	188,453
Net Profit (E) [C-D]		14,640	175,680	191,664	208,447
Investment Payback			120,000	120,000	120,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	175,680	191,664	208,447
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		55,680	127,344
	Total Cash Inflow	475,680	247,344	335,791
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	55,680	127,344	215,791

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Own Business : 12 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

খাদিজা জেনারেল স্টোর

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03 01 2012

গ্রামীণফোন

গ্রামীণ ফোনকো কোর্স
কাজানন্দ, পলিগাং ইউপি, বরিশাল জেলা, ঢাকা-১২০০

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03 01 2012



SHREYAS HANVTE

बिनामक बंगाली

बिनामक बंगाली
BODY LUSTION

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GOLDEN HARVEST

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FAMILY PICTURE

