

Proposed NU Business Name: KANCHON STORE



Project identification and prepared by : Md, Musha Mia
KhulnaUnit, Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SAJJAD HOSSEN HOWLADER
Age	:	18-01-1995(22 Years)
Education, till to date	:	S,SC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	Brothers 01 sister
Address	:	Vill: Amtola P.O: Khulna P.S: Khulna Dist:Khulna
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: SERINA BEGUM
(iii) Father's name	:	MD: KANCHON HOWLADER
(iv) GB member's info	:	Branch: Botiagata , Centre # 72(Female), Member ID: 7368, Group No: 06 Member since:02-09-2010 raning (07 Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 150,000 Outstanding loan: 45490/.
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989-331244
Family's Contact No.	:	01760-368427
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: SERINA BEGUM Joined Grameen Bank Since 07 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KANCHON STORE
Location	:	Amtola, Khulna
Total Investment in BDT	:	BD 1,45,000
Financing	:	Self BDT 85,000(from existing business) 59% Required Investment BDT 60,000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft x 10ft= 120 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;Rice,Suger,Oil,Biscut,Daul etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented.▪Collects goods from Khulna.▪Agreed grace period is 3 months.

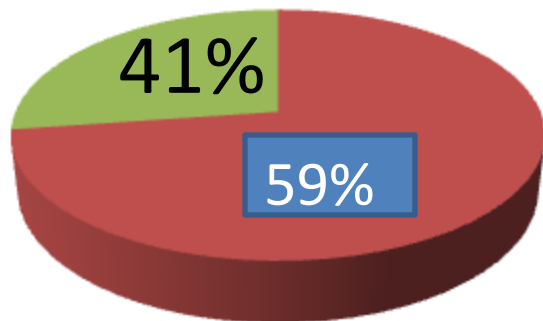
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,Dal,Soap,oil,Sugar,Biscut etc.	3,500	1,05,000	1,260,000
Total Sales (A)	3,500	1,05,000	1,260,000
Less. Variable Expense			
Rice,Dal,Soap,oil,Sugar,Biscut etc.	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	5,25	15,750	1,89,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		9,200	1,10,400
Net Profit (E) [C-D]		6,550	78,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	07	2500	17500	08	2500	20000	37500
Dal	01	3500	3500	01	3500	3500	7000
Soap	200	30	6000	100	30	3000	9000
Oil	50	100	5000	25	100	2500	7500
Sugar	02	2500	5000	01	2500	2500	5000
Ata	02	2500	5000	01	2500	2500	5000
Biscuit	200	20	4000	100	20	2000	6000
Wheel	200	40	8000	200	40	4000	12000
Others	-	-	31000	-	-	2000	51000
Total			85,000			60,000	1,45,000

Source of Finance



Entrepreneur Investment:
85,000
Investor Investment:60,000
Total Investment:1,45,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 rd year
Revenue (sales)					
Rice,Dal,Soap,oil,Sugar,Biscut etc.	5,700	1,71,000	2,052,000	2,154,600	2,262,330
Total Sales (A)	5,700	1,71,000	2,052,000	2,154,600	2,262,330
Less. Variable Expense					
Rice,Dal,Soap,oil,Sugar,Biscut etc.	4,845	1,45,350	1,744,200	1,831,410	1,922,981
Total variable Expense(B)	4,845	1,45,350	1,744,200	1,831,410	1,922,981
Contribution Margin (CM) [C=(A-B)]	8,55	25,650	3,07,800	3,23,190	3,39,350
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		4,00	4,800	5,000	5,200
Transportation		7,00	21,000	21,500	22,00
Salary (self)		5,000	60,000	60,000	60,000
Salar (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	4,000
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		3,00	3,600	3,800	4,000
Total fixed Cost (D)		11,700	1,64,400	1,58,400	1,59,500
Net Profit (E) [C-D]		13,950	1,43,400	1,64,790	1,79,850
Investment Payback			24,000	24,000	24,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,43,400	1,64,790	1,79,850
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,19,400	2,60,190
	Total Cash Inflow	2,03,400	2,84,190	4,40,040
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,19,400	2,60,190	4,16,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
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







মেসার্স কাঞ্চন স্টোর

৬৪ শের-এ-বাংলা রোড, আমতলা শুলনা।

মেসার্স কাঞ্চন স্টোর
ফোন: ০১৭১৪-৩১২৭৯৮
০১৭২৩-২৪০১৭০









FAMILY PICTURE

