

Proposed NU Business Name: **KABIR STORE**



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KABIR HOSSEN
Age	:	02-02-1995(23 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Protimabonki;P.O: Protimabonki, P.S: Shakhipur, 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	:	GOLAPI BEGUM
(iii) Father's name	:	MD. DELOYAR HOSSEN
(iv) GB member's info	:	Branch: Kalidas, Centre # 44(Female), Member ID: 3350, Group No: 04 Member since:01-01-2000 (18 Years) First loan: BDT 3,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 26,480/-
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	:	05 years of business experience.
Own Business and Training Info	:	05 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.	:	01827-732441
Mother's Contact No.	:	01760-077347
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPI BEGUM joined Grameen Bank since 18 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JAHID STORE
Location	:	Vill: Protimabonki;P.O: Protimabonki, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,10,000
Financing	:	Self BDT 1,50,000 (from existing business) 71% Required Investment BDT 60,000(as equity) 29%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	15000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Soap, Cream, Cosmetics, Others.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The farm is Rent.▪Collects goods from Shakhipur.▪Agreed grace period is 3 months.

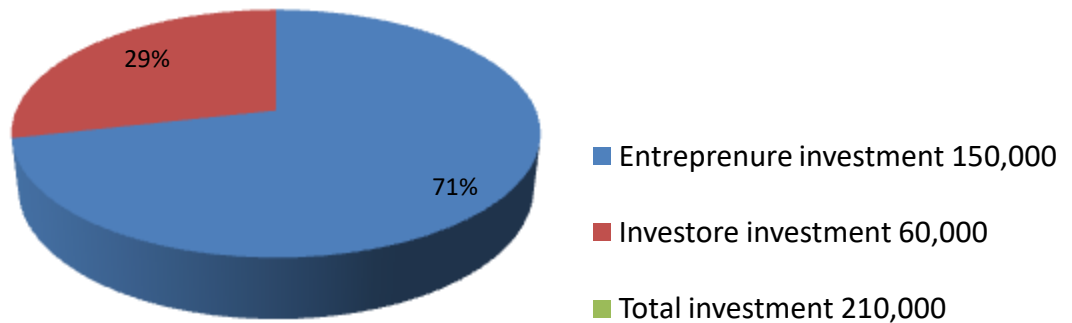
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil, Soap, Cream, Cosmetics, Others	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Oil, Soap, Cream, Cosmetics, Others	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		1,300	15,600
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		300	3,600
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		14,400	172,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Oil	5	2500	12500	Rice	12	2600	31,200	43,700
Soap	3	5000	15000	Grochery	1	28800	28,800	43,800
Cream	1	13000	13000		0	0	0	13,000
Cosmetics	1	7000	7000		0	0	0	7,000
Others	1	50000	50000		0	0	0	50,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			150000			31400	60,000	210000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Oil, Soap, Cream, Cosmetics, Others	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Oil, Soap, Cream, Cosmetics, Others	5,950	178,500	2,142,000	2,249,100	2,361,555
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100	2,361,555
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
Rent		1,300	15,600	15,600	15,600
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,100	97,200	98,280	99,414
Net Profit (E) [C-D]		23,400	280,800	298,620	317,331
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	280,800	298,620	317,331
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		256,800	531,420
	Total Cash Inflow	340,800	555,420	848,751
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
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	256,800	531,420	824,751

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













গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফর্ম নং-১

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: কৃষির শ্রেণি

ইউনিটের নাম: সমগ্র

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: ফেরিৎ হোসেন

বয়স: ২৬ বছর

জন্ম তারিখ: ০২-০২-১৯৯৫

জাতীয় পরিচয়পত্র নম্বর: ১৭৭৫৭৩২৪৫০৭০০০০২।

শিক্ষাগত যোগ্যতা: ৮ম শ্রেণি

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ১ মেয়ে

ভাই/বোনের সংখ্যা: ৩ ভাই ১ বোন

বর্তমান ঠিকানা: গ্রাম: পুতিয়াবাড়ী পো: পুতিয়াবাড়ী (ক) থানা: সমগ্র জেলা: চাঁদপুর

স্থায়ী ঠিকানা: গ্রাম: পো: থানা: জেলা:

উদ্যোক্তার মোবাইল নং- ০১৪২৭-৭৩২৫৫১

বাবা/মা মোবাইল নং- ০১৭৬-৫০৭৭৭৩৫৭

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা বাবা/মা: প্রাক্তন/রনিং সদস্য।

মায়ের নাম: সোমিয়া বেগম

বাবার নাম: মোঃ হোসেন হোসেন

কেন্দ্র নং- ৫৪/গ্র সদস্য নং- ৬৬০০

গ্রামীণ ব্যাংকে যোগদানের তারিখ: ০২-০২-২০০০

গ্রুপ নং- ০৪

শাখা: জেনিট

কত বছর যাবৎ সদস্য: ১৮ বছর

সর্বপ্রথম গ্রহণকৃত ঋণের পরিমাণ: ৬০০০

ভাইডায়াল-৩৮

স্বাক্ষর করা হইল।

স্বাক্ষর

তারিখ: টাইমস্ট্যাম্প

১৬০ শেফাল

স্বাক্ষর
মোঃ
পুর পৌরসংস্থা
চাঁদপুর

