

# Proposed NU Business Name: KANAI BOLAI STORE



Project identification and prepared by: Modon Kumar Biswas ,  
Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### **Brief Bio of The Proposed Nobin Udyokta**

|   |   |   |
|---|---|---|
| Name  | : | <b>Shovonkor Saha Shuvo</b>   |
| Age   | : | 13-05-1990 ( 28 Years)  |
| Education, till to date                                     | : | Class 8   |
| Marital status  | : | Unmarried   |
| Children  | : | Null  |
| No. of siblings:  | : | 01 Brothers 01 Sisters  |
| Address   | : | Vill: Sahapara Kaloha,P.O: Kaloha ,P.S: Kalihati, Dist: Tangail.  |
| <b>Parent's and GB related Info</b>                         |   |   |
| (i) Who is GB member  | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name  | : | Mamata Rani Saha  |
| (iii) Father's name   | : | Sukumar Chandra Saha  |
| (iv) GB member's info                                       | : | Branch: Shodabpur, Centre # 93 (Female),<br>Member ID: 1019 , Group No: 08<br>Member since: 13-03-2003 ( 15 Years)<br>First loan: BDT = 5000/-<br>Last Loan = 40000/- |
| <b>Further Information:</b>                                 | : | Outstanding loan:= 25788/-  |
| (v) Who pays GB loan installment                            | : | Father  |
| (vi) Mobile lady  | : | No  |
| (vii) Grameen Education Loan                                | : | No  |
| (viii) Any other loan like GB, BRAC, ASA, TMSS, BURO, 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  | : | 02 years of business experience.                          |
| Own Business and  | : | 02 years experience in running business.                  |
| Training Info   | : | He has no training  |
| Other Own/Family Sources of Income  | : | None  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01723-346612  |
| Family's Contact No.  | : | 01729-931437  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mamata Rani Saha** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

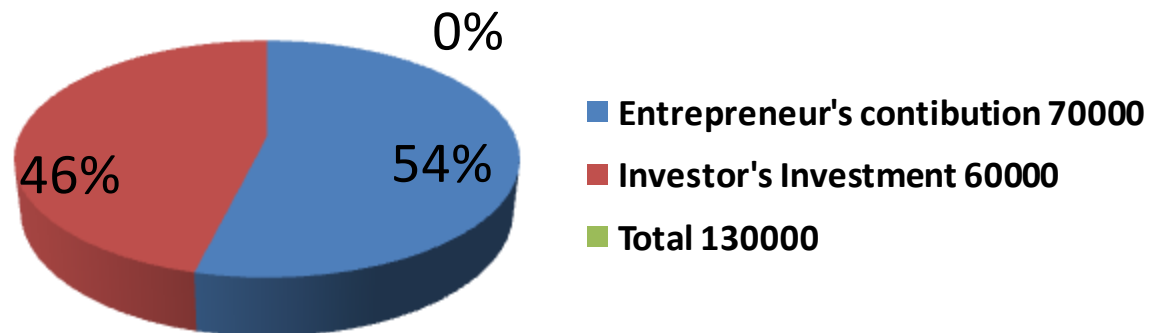
|   |   |   |
|---|---|---|
| Business Name                                     | : | Kanai Bolai Store   |
| Location  | : | Kaloha ,Kalihati,Tangail  |
| Total Investment in BDT                           | : | BDT 130,000/-   |
| Financing   | : | Self BDT 70,000/- (from existing business) 54 %<br>Required Investment BDT 60,000/- (as equity) 46 %  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 10 ft x 20 ft= 200 square ft  |
| Security of the shop                              | : | BDT 0,000   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Children Milk, Soap,Bakery, Nodus,Chips,Samai,Parfeum etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from Bolla.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

## Existing Business (BDT)

| Particular                                | Daily        | Monthly       | Yearly         |
|---|--------------|---------------|----------------|
| <b>Revenue (sales)</b>                    |              |               |                |
| Confectionery                             | 2,200        | 66,000        | 792,000        |
|   | 0            | 0             | 0              |
| <b>Total Sales (A)</b>                    | <b>2,200</b> | <b>66,000</b> | <b>792,000</b> |
| <b>Less. Variable Expense</b>             |              |               |                |
| Confectionery                             | 1,760        | 52,800        | 633,600        |
| <b>Total variable Expense (B)</b>         | <b>1,760</b> | <b>52,800</b> | <b>633,600</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>440</b>   | <b>13,200</b> | <b>158,400</b> |
| <b>Less. Fixed Expense</b>                |              |               |                |
| Rent                                      |              | 1,100         | 13,200         |
| Electricity Bill                          |              | 300           | 3,600          |
| Transportation                            |              | 500           | 6,000          |
| Salary (self)                             |              | 5,000         | 60,000         |
| Salary (staff)                            |              | 0             | 0              |
| Entertainment                             |              | 300           | 3,600          |
| Graud Bill                                |              | 0             | 0              |
| Generator Bill                            |              | 0             | 0              |
| Mobile Bill                               |              | 500           | 6,000          |
| <b>Total fixed Cost (D)</b>               |              | <b>7,700</b>  | <b>92,400</b>  |
| <b>Net Profit (E) [C-D]</b>               |              | <b>5,500</b>  | <b>66,000</b>  |

| Investment Breakdown     |          |       |               |               |          |       |               |                |
|--------------------------|----------|-------|---------------|---------------|----------|-------|---------------|----------------|
| Particulars              | Existing |       |               | Particulars   | Proposed |       |               | Proposed Total |
|                          | Quantity | Price | Unit Price    |               | Quantity | Price | Unit Price    |                |
| Children Milk            | 15       | 500   | 7500          | Children Milk | 40       | 500   | 20000         | 27,500         |
| Soap                     | 150      | 30    | 4500          | Soap          | 100      | 30    | 3000          | 7,500          |
| Bakery                   | 200      | 65    | 13000         | Bakery        | 150      | 65    | 9750          | 22,750         |
| Neodus                   | 20       | 130   | 2600          | Neodus        | 40       | 130   | 5200          | 7,800          |
| Chips                    | 800      | 10    | 8000          | Chips         | 800      | 10    | 8000          | 16,000         |
| Coklets                  | 20       | 210   | 4200          | Coklets       | 25       | 210   | 5250          | 9,450          |
| Samai                    | 50       | 30    | 1500          | Samai         | 60       | 30    | 1800          | 3,300          |
| Perfume                  | 20       | 180   | 3600          | Perfume       | 15       | 180   | 2700          | 6,300          |
| Stasonery                | 80       | 100   | 8000          |               |          |       | 0             | 8,000          |
| <b>Others</b>            |          |       | 17100         | <b>Others</b> |          |       | 4,300         | 21,400         |
| <b>Secuirity of Shop</b> |          |       |               |               |          |       |               | 0              |
| <b>Machinaries</b>       |          |       | 0             |               |          |       |               | 0              |
| <b>Total</b>             |          |       | <b>70,000</b> |               |          |       | <b>60,000</b> | <b>130,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily        | Monthly       | 1st Year         | 2nd Year         | 3rd year         |
|---|--------------|---------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                    |              |               |                  |                  |                  |
| Confectionery                             | 3,000        | 90,000        | 1,080,000        | 1,134,000        | 1,190,700        |
|   | 0            | 0             | 0                | 0                | 0                |
| <b>Total Sales (A)</b>                    | <b>3,000</b> | <b>90,000</b> | <b>1,080,000</b> | <b>1,134,000</b> | <b>1,190,700</b> |
| <b>Less. Variable Expense</b>             |              |               |                  |                  |                  |
| Confectionery                             | 2,400        | 72,000        | 864,000          | 907,200          | 952,560          |
| <b>Total variable Expense (B)</b>         | <b>2,400</b> | <b>72,000</b> | <b>864,000</b>   | <b>907,200</b>   | <b>952,560</b>   |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>600</b>   | <b>18,000</b> | <b>216,000</b>   | <b>226,800</b>   | <b>238,140</b>   |
| <b>Less. Fixed Expense</b>                |              |               |                  |                  |                  |
| Rent                                      |              | 1,100         | 13,200           | 13,200           | 13,200           |
| Electricity Bill                          |              | 330           | 3,960            | 4,158            | 4,366            |
| Transportation                            |              | 550           | 6,600            | 6,930            | 7,277            |
| Salary (self)                             |              | 5,000         | 60,000           | 60,000           | 60,000           |
| Salary (staff)                            |              | 0             | 0                | 0                | 0                |
| Entertainment                             |              | 330           | 3,960            | 4,158            | 4,366            |
| Graud Bill                                |              | 0             | 0                | 0                | 0                |
| Generator Bill                            |              | 0             | 0                | 0                | 0                |
| Mobile Bill                               |              | 525           | 6,300            | 6,615            | 6,946            |
| <b>Non Cash Item</b>                      |              |               |                  |                  |                  |
| Depreciation                              |              | 0             | 0                | 0                | 0                |
| <b>Total Fixed Cost</b>                   |              | <b>7,835</b>  | <b>94,020</b>    | <b>95,061</b>    | <b>96,154</b>    |
| <b>Net Profit (E) [C-D]</b>               |              | <b>10,165</b> | <b>121,980</b>   | <b>131,739</b>   | <b>141,986</b>   |
| <b>Investment Payback</b>                 |              |               | <b>24,000</b>    | <b>24,000</b>    | <b>24,000</b>    |



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

| <b>Sl #</b> | <b>Particulars</b>                                | <b>Year 1 (BDT)</b> | <b>Year 2 (BDT)</b> | <b>Year 3 (BDT)</b> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                | 60,000              |                     |                     |
| 1.1         | Cash Inflow                                       | 121,980             | 131,739             | 141,986             |
| 1.2         | Investment Infusion by Investor                   | 0                   | 0                   | 0                   |
| 1.3         | Net Profit  |                     | 97,980              | 205,719             |
| 1.4         | Depreciation (Non cash item)                      | <b>181,980</b>      | <b>229,719</b>      | <b>347,705</b>      |
|             | Opening Balance of Cash Surplus                   |                     |                     |                     |
| <b>2</b>    | <b>Total Cash Inflow</b>                          | 60,000              |                     |                     |
| 2.1         | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.2         | Purchase of Product                               | 24,000              | 24,000              | 24,000              |
| 2.3         | Payment of GB Loan                                | <b>84,000</b>       | <b>24,000</b>       | <b>24,000</b>       |
|             | Investment Pay Back (Including Ownership Tr. Fee) | <b>97,980</b>       | <b>205,719</b>      | <b>323,705</b>      |
| <b>3</b>    | <b>Total Cash Outflow</b>                         | 60,000              |                     |                     |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Own Business : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# FAMILY PICTURE

