

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



Project identification and prepared by: Md. Nurul islam
kaliakor unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAJADUR RAHAMAN
Age	:	09-05-1985 (31Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	No
No. of siblings:	:	4 Brothers ,1 Sister
Address	:	Vill: Andarmanik, P.O:Mouchak, P.S: Kaliakor Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHADIJA BAGUM
(iii) Father's name	:	SIDDKUR ROHOMAN
(iv) GB member's info	:	Branch: Mouchak, Centre # 08(Male), Member ID: 8375, Group No: 04 Member since: 18/11/2006 (09Years) First loan: BDT 4000 /-
Further Information:		Outstanding loan: 20000
(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	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-875077
Family's Contact No.	:	01942-239110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHADAJA BAGUM joined Grameen Bank since 09 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHULNA GENERAL STORE
Location	:	Andarmanik, Kaliakor Gazipur
Total Investment in BDT	:	BDT : 65000/-
Financing	:	Self BDT: 25000 /- (from existing business) 35% Required Investment BDT 40,000/- (as equity) 65%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	09ft x 10 ft= 90 square ft
Security of the shop	:	Woner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Sugar, Egg, etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪The shop is owned.▪Collects goods from Shopipur bazar .▪Agreed grace period is 3 months.

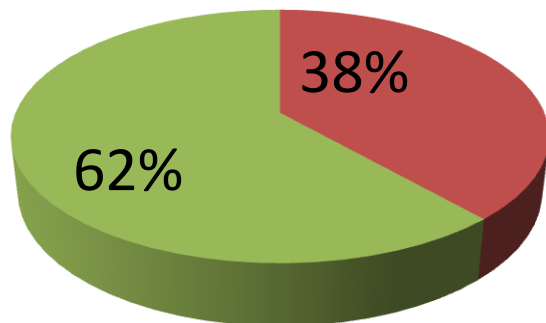
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Grocery item	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		400	4,800
Mobile Bill		100	1,200
Entertainment		100	1,200
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sop	720	800	1,520
Washing Powder	1,080	800	1,880
Ludues	550	400	950
Soft Drink	670	5,000	5,670
Rice	1,800	5000	6,800
Coconut oil	900	10000	10,900
Suger	500	8000	8,500
Coiol	400	800	1,200
Flower	1,200	2000	3,200
Mosla	900	7000	7,900
Tooth Past, Noodle, onion, Garlic, Harpic etc	16,280	200	16,480
Total	25,000	40,000	65,000

Source of Finance



- Entrepreneur's Contribution 25,000
- Investor's Investment 40,000
- Total 65,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	2,000	60,000	720,000	756,000	756,000
Total Sales (A)	2,000	60,000	720,000	756,000	756,000
Less. Variable Expense					
Grocery item	1,600	48,000	576,000	604,800	604,800
Total variable Expense (B)	1,600	48,000	576,000	604,800	604,800
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	151,200
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		400	4,800	4,800	4,800
Transportation		400	4,800	4,800	4,800
Mobile Bill		100	1,200	1,200	1,200
Entertainment		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		6,000	72,000	79,200	79,200
Investment Payback			16,000	16,000	16,000

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

<i>Sl #</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	40,000		
1.2	Net Profit	72,000	73,200	79,200
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		56,000	113,200
	Total Cash Inflow	112,000	129,200	192,400
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	56,000	113,200	176,400

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Andarmanik ,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

