

Proposed NU Business Name: **BABU KHACHA STORE**



Project identification and prepared by: Md Anower Hossain Sarker,
Mohasthan Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD BABU
Age	:	12-08-1988 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Gokul West Para, P.O: Gokul, P.S: Bogra (Sador), Dist: Bogra
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. MOMENA BEGUM
(iii) Husband's name	:	MD BULU MIAH
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 07 (Female), Member ID: 2636/1, Group No: 08 Member since: 28-12-2004 (13 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	Mother
(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	:	3 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.	:	01753-244040
Mother's Contact No.	:	01973-244040
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOMENA BEGUM joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BABU KHACHA STORE
Location	:	Mohasthan Bogra road, Mohasthan, Bogra
Total Investment in BDT	:	BDT 305,000/-
Financing	:	Self BDT 225,000/-(from existing business) 74% Required Investment BDT 80,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	50 ft x 15 ft= 750 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bird case etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 5 employees.▪One more artisans will be apponted.▪Collects goods from Bogra.▪The farm is rented.▪Agreed grace period is 3 months.

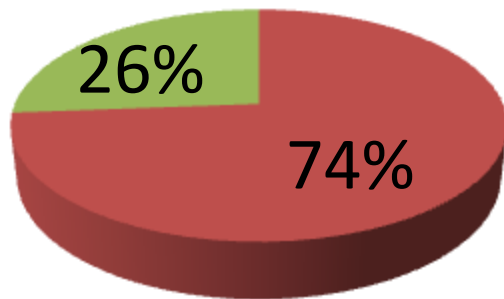
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Case	6,200	186,000	2,232,000
Total Sales (A)	6,200	186,000	2,232,000
Less. Variable Expense			
Cable & Others	4,650	139,500	1,674,000
Total variable Expense (B)	4,650	139,500	1,674,000
Contribution Margin (CM) [C=(A-B)]	1,550	46,500	558,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Rent		1,000	12,000
Entertainment		500	6,000
Salary (staff) (5)		32,000	384,000
Total fixed Cost (D)		40,300	483,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Spot Weilding machine	4	40000	160,000	0	0	0	160,000
GI cable	1	35000	35,000	2.3	35000	80,000	115,000
Gaz	1	4000	4,000	0	0	0	4,000
Ready made Case	20	300	6,000	0	0	0	6,000
Security	1	20000	20,000	0	0	0	20,000
Total	27		225,000	2		80,000	305,000

Source of Finance



- Entrepreneur's Contribution 225,000
- Investor's Investment 80,000
- Total 305,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Case	7,600	228,000	2,736,000	2,872,800	3,016,440
Total Sales (A)	7,600	228,000	2,736,000	2,872,800	3,016,440
Less. Variable Expense					
Cable & Others	5,700	171,000	2,052,000	2,154,600	2,262,330
Total variable Expense (B)	5,700	171,000	2,052,000	2,154,600	2,262,330
Contribution Margin (CM) [C=(A-B)]	1,900	57,000	684,000	718,200	754,110
Less. Fixed Expense					
Electricity Bill		1,000	12,000	13,000	14,000
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		800	9,600	11,500	13,500
Rent		1,000	12,000	12,000	12,000
Entertainment		500	6,000	7,000	8,000
Salary (staff) (6)		37,000	444,000	444,000	444,000
Total Fixed Cost		45,700	548,400	553,000	557,500
Net Profit (E) [C-D]		11,300	135,600	165,200	196,610
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	135,600	165,200	196,610
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		103,600	236,800
	Total Cash Inflow	215,600	268,800	433,410
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	103,600	236,800	401,410

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 3 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

চাঁচা স্টোর
গেটওয়ে মোড় কাপড়
ফোন নম্বর: ০১৭৩৩-৬৪৬১৬১
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FAMILY PICTURE

