

Proposed NU Business Name: **KALAM STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | ARIFUL ISLAM |
| Age | : | 01-01-1995(22 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Unmarried. |
| Children | : | N/A |
| No. of siblings: | : | 04 Brothers,03 Sisters. |
| Address | : | Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | AKLIMA BEGUM |
| (iii) Father's name | : | LETE:ABUL KASAM |
| (iv) GB member's info | : | Branch:Chorparboti,Companigong. Centre # 71(Female), Member ID: 2575, Group No: 02 Member since: 2008 to 2015 (07Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT: 10,000, Outstanding loan:Nil |
| (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 |

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info | : | 4years experience in running business. 04 years is won business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01820257603 |
| Family's Contact No. | : | 01864098493 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni |

AKLIMA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

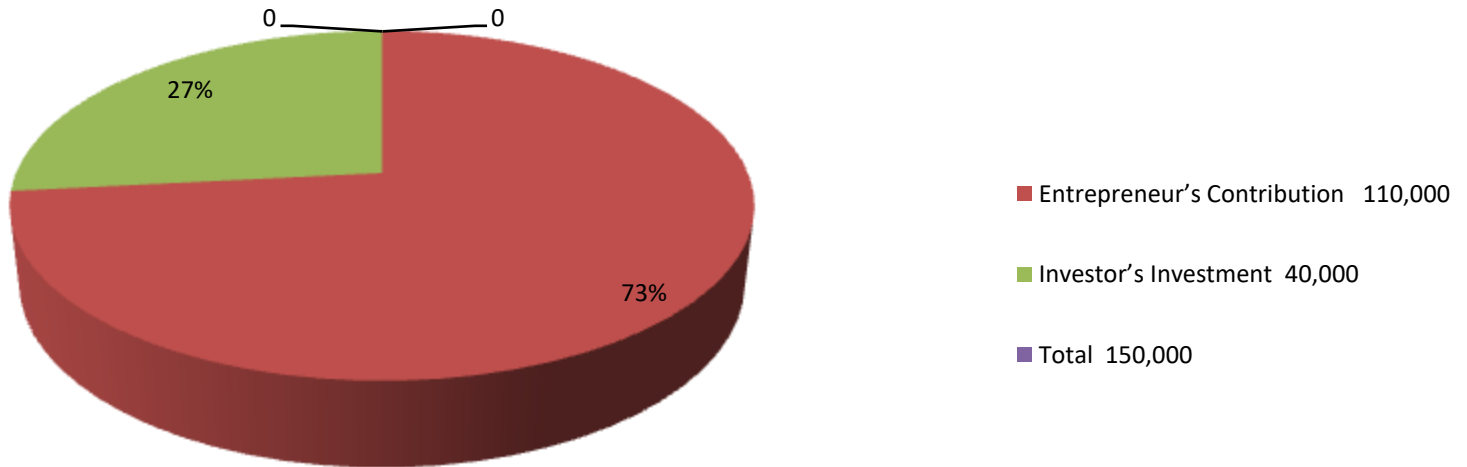
Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | KALAM STORE |
| Location | : | Foyzulla market, Chowdhury hat , Main road, Nohakhali. |
| Total Investment in BDT | : | BDT 150,000/- |
| Financing | : | Self BDT 110,000/-(from existing business)73% Required Investment BDT 40000/-(as equity) 27% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12ft*10ft=120 sqreft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;confegsonary items etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuyain.▪Agreed grace period is 3 months. |

| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|---------------|
| Revenue (sales) | | | |
| Softdrinks,Biscuites,Chipes etc. | 2500 | 75000 | 900000 |
| Total sales (A) | 2500 | 75000 | 900000 |
| Less Variable Exp. | | | |
| Softdrinks,Biscuites,Chipes etc. | 2000 | 60000 | 720000 |
| Total Variable exp. (B) | 2000 | 60000 | 720000 |
| Contribution Margin CM [C= (A-B)] | 500 | 15000 | 180000 |
| less fixed exp. | | | |
| Rent | | 2000 | 24000 |
| Electricity bill | | 300 | 3600 |
| Transportation | | 1000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Salary(staff) | | 0 | 0 |
| Entertainment | | 100 | 1200 |
| Gird | | 50 | 600 |
| Generator | | 150 | 1800 |
| Mobile bill | | 500 | 6000 |
| total fixed cost (D) | | 9100 | 109200 |
| Nit profit | | 5900 | 70800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Confegsonary | 0 | 0 | 100000 | 0 | 0 | 40000 | 140000 |
| Security | 0 | 0 | 10000 | 0 | 0 | 0 | 10000 |
| Total | 0 | 0 | 110000 | 0 | 0 | 0 | 150000 |



Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|-------|---------|--------------|--------------|--------------|
| Revenue (sales) | | | | | |
| Softdrinks,Biscuites,Chipes etc. | 4465 | 133950 | 1607400 | 1687770 | 1772158.5 |
| Total Sales (A) | 4465 | 133950 | 1607400 | 1687770 | 1772158.5 |
| less variable Expenses | | | | | |
| Softdrinks,Biscuites,Chipes etc. | 3572 | 107160 | 1285920 | 1350216 | 1417726.8 |
| Total variable Expenses (B) | 3572 | 107160 | 1285920 | 1350216 | 1417726.8 |
| Contribution Margin (CM)= (A-B) | 893 | 26790 | 321480 | 337554 | 354431.7 |
| Less Fixed Expenses | | | | | |
| Rent | | 2000 | 24000 | 24000 | 24000 |
| Electricity bill | | 500 | 6000 | 6200 | 6400 |
| Transportation | | 1500 | 18000 | 18200 | 18400 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(staff) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 100 | 1200 | 8600 | 8800 |
| Gird | | 50 | 600 | 600 | 600 |
| Generator | | 150 | 1800 | 1800 | 1800 |
| Mobile bill | | 700 | 8400 | 8600 | 8800 |
| Total Fixed Cost | | 15000 | 180000 | 188000 | 188800 |
| Net Profit (E) (C-D) | | 11790 | 141480 | 148554 | 155981.7 |
| Investment Payback | | | 16000 | 16000 | 16000 |

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

| SR# | <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 | 141480 | 148554 | 155981.7 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 125,480 | 258,034 |
| | Total Cash Inflow | 181,480 | 274,034 | 414,016 |
| 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) | 16000 | 16000 | 16000 |
| | Total Cash Outflow | 56,000 | 16000 | 16000 |
| 3 | Net Cash Surplus | 125,480 | 258,034 | 398,016 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :04 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













21.2%
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भारत का स्वाद

FAMILY PICTURE

