

## Proposed NU Business Name: **KOWSAR STORE**



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. KOWSAR ALI</b>   |
| Age  | : | 07-06-1990 ( 27Years )  |
| Education, till to date                          | : | Class-IX  |
| Marital status                                   | : | Unmarried   |
| Children   | : | 0   |
| No. of siblings:                                 | : | 03 Brothers & 01 Sister   |
| Address  | : | Vill: Jotjoyram, P.o-Bagha, P.S: Bagha Dist: Rajshahi .   |
| Parent's and GB related Info                     |   |   |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name                               | : | <b>MST. JOHURA BEGUM</b>  |
| (iii) Father's name                              | : | <b>LATE. SATTAR FOKIR</b>   |
| (iv) GB member's info                            | : | Branch: Monigram, Centre # 45/m(Female)<br>Member ID: 4607/1, Group No: 07<br>Member since: 15-4-12to 20-50-15 New 10-70-17(03Years)<br>First loan: BDT – 2,500 |
| Further Information:                             |   | Existing Loan: BDT 20,000, Outstanding loan: 18,280   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 15 years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | -   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01776-836248  |
| Brother's Contact No.   | : | 01723-282745  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi        |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOHURA BEGUM** joined Grameen Bank since 03 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>KOWSAR STORE</b>   |
| Location  | : | Jotjoyram Bazar,Bagha, Rajshahi .   |
| Total Investment in BDT                           | : | BDT 95,000/-  |
| Financing   | : | Self BDT 45,000/-(from existing business) 47%<br>Required Investment BDT 50,000/-(as equity) 53%  |
| Present salary/drawings from business (estimates) | : | BDT 4,000/-   |
| Proposed Salary                                   | : | BDT 4,000/-   |
| Size of shop                                      | : | 10 ft x 15 ft= 150 square ft  |
| Security of the shop                              | : | Null  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Oil,Atta,Sugur,Soap &amp;etc Item.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul> |

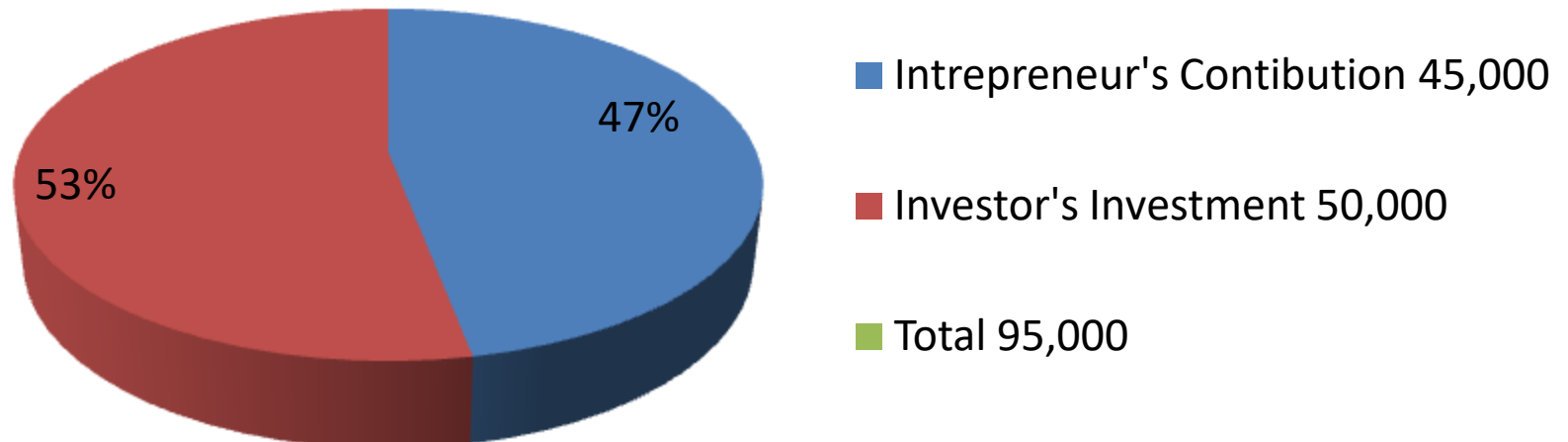
## Existing Business (BDT)

| Particular                               | Daily      | Monthly       | Yearly         |
|--|------------|---------------|----------------|
| <b>Revenue (sales)</b>                   |            |               |                |
| Oil,Atta,Sugur,Soap &etc                 | 3,000      | 90,000        | 1,080,000      |
|  |            |               |                |
| <b>Total Sales (A)</b>                   | 3,000      | 90,000        | 1,080,000      |
|  |            |               |                |
| <b>Less. Variable Expense</b>            |            |               |                |
| Oil,Atta,Sugur,Soap &etc                 | 2,400      | 72,000        | 864,000        |
| <b>Total variable Expense (B)</b>        | 2,400      | 72,000        | 864,000        |
|  |            |               |                |
| <b>Contribution Margin (CM) [C=(A-B)</b> | <b>600</b> | <b>18,000</b> | <b>216,000</b> |
|  |            |               |                |
| <b>Less. Fixed Expense</b>               |            |               |                |
| Rent                                     |            | 0             | 0              |
| Electricity Bill                         |            | 100           | 1,200          |
| Transportation                           |            | 1,000         | 12,000         |
| Salary (self)                            |            | 5,000         | 60,000         |
| Salary (staff)                           |            | 0             | 0              |
| Entertainment                            |            | 100           | 1,200          |
| Guard                                    |            | 0             | 0              |
| Bank Charge                              |            | 100           | 1,200          |
| Mobile Bill                              |            | 200           | 2,400          |

## Investment Breakdown

| Particulars           | Existing      | Proposed      | Proposed Total |
|-----------------------|---------------|---------------|----------------|
| Soyabin Oil (01 Dram) | 16,000        | 30,000        | 46,000         |
| Dal (80x50)           | 4,000         | 10,000        | 14,000         |
| Mosla                 | 15,000        | 0             | 15,000         |
| Soap                  | 10,000        | 10,000        | 20,000         |
|                       |               |               |                |
| <b>Total</b>          | <b>45,000</b> | <b>50,000</b> | <b>95,000</b>  |

## Source of Finance



| Financial Projection (BDT)            |            |               |                |                |                |
|---------------------------------------|------------|---------------|----------------|----------------|----------------|
| Particular                            | Daily      | Monthly       | 1st Year       | 2nd Year       | 3rd Year       |
| <b>Revenue (sales)</b>                |            |               |                |                |                |
| Oil,Atta,Sugur,Soap &etc              | 4,000      | 120,000       | 1,440,000      | 1,512,000      | 1,587,600      |
|                                       |            |               |                |                |                |
| <b>Total Sales (A)</b>                | 4,000      | 120,000       | 1,440,000      | 1,512,000      | 1,587,600      |
| <b>Less. Variable Expense</b>         |            |               |                |                |                |
| Oil,Atta,Sugur,Soap &etc              | 3,200      | 96,000        | 1,152,000      | 1,209,600      | 1,270,080      |
|                                       |            |               |                |                |                |
| <b>Total variable Expense (B)</b>     | 3,200      | 96,000        | 1,152,000      | 1,209,600      | 1,270,080      |
| <b>Contribution M. (CM) [C=(A-B)]</b> | <b>800</b> | <b>24,000</b> | <b>288,000</b> | <b>302,400</b> | <b>317,520</b> |
| <b>Less. Fixed Expense</b>            |            |               |                |                |                |
| Rent                                  |            | 0             | 0              | 0              | 0              |
| Electricity Bill                      |            | 100           | 1,200          | 1,300          | 1,400          |
| Transportation                        |            | 1,000         | 12,000         | 13,000         | 14,000         |
| Salary (self)                         |            | 5,000         | 60,000         | 60,000         | 60,000         |
| Salary (staff)                        |            | 0             | 0              | 0              | 0              |
| Entertainment                         |            | 100           | 1,200          | 1,300          | 14,000         |
| Guard                                 |            | 0             | 0              | 0              | 0              |
| Bank Charge                           |            | 100           | 1,200          | 1,300          | 1,300          |



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

| Sl #     | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   | Year 3(BDT)    |
|----------|---|----------------|----------------|----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |                |
| 1.1      | Investment Infusion by Investor                   | 50,000         |                |                |
| 1.2      | Net Profit  | 210,000        | <b>223,000</b> | <b>236,820</b> |
| 1.3      | Depreciation (Non cash item)                      | -              | -              | -              |
| 1.4      | Opening Balance of Cash Surplus                   |                | 190,000        | 393,000        |
|          | <b>Total Cash Inflow</b>                          | <b>260,000</b> | <b>413,000</b> | <b>629,820</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                |                |                |
| 2.1      | Purchase of Product                               | 50,000         |                |                |
| 2.2      | Payment of GB Loan                                |                |                |                |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 20,000         | 20,000         | 20,000         |
|          | <b>Total Cash Outflow</b>                         | <b>70,000</b>  | <b>20,000</b>  | <b>20,000</b>  |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>190,000</b> | <b>393,000</b> | <b>609,820</b> |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 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









