

Proposed NU Business Name: **KACHIR STORE**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SUMON DEWAN
Age	:	11-04-1992 (25Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brothers,
Address	:	Vill: Maijgaw P.O: Pubail P.S: Gajipur sadar Dist: Gajipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAHNAJ BEGUM
(iii) Father's name	:	MD. KACHIR UDDIN DEWAN
(iv) GB member's info	:	Branch :Pubail, Gazipur Centre 07 (Female), Member ID: 1497, Group No: 03 Member since: 13-03-2014(3 years) First loan: BDT 10000
Further Information:		Existing loan: BDT 28000, Outstanding Loan: 23072
(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.)	:	No
Business Experiences and Training Info	:	0 years experience in running business.05 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924727628
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHNAJ BEGUM joined Grameen Bank since 3 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

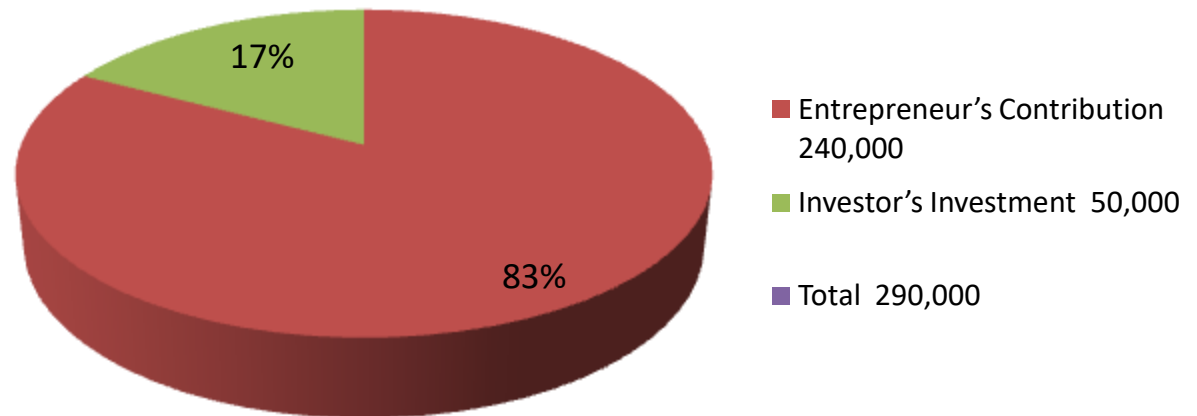
Business Name	:	KACHIR STORE
Location	:	Vadun Bazar, Pubaile, Gazipur sadar, Gazipur
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in goods like –Grossary item ,e.t.c.▪ Average 15% gain on sales.▪ The business is operating by entrepreneur. Existing no employee.▪ The shop is rented.▪ Collects goods from Kaliganj.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery Item	2700	81000	972000
	0	0	0
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Grocery Item	2295	68850	826200
Total Variable Expense	2295	68850	826200
Contribution Margin (CM) [C=(A-B)]	405	12150	145800
Less Fixed Expense			
Rent		1600	19200
Electric Bill		400	4800
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Mobile Bill		100	1200
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grossary			120,000			50,000	170,000
Security			120,000			0	120,000
	0	0	240000	0	0	50,000	290,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery Item	3200	96000	1152000	1209600	1270080
	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		1600	19200	19200	19200
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		7500	87600	88000	88400
Net Profit (E)= [C-D]		6900	82800	86940	91287
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	82,800	86940	91287
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62800	129740
	Total Cash Inflow	132,800	149,740	221,027
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	62,800	129,740	201,027

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:
Experience & Skill : 05 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





FAMILY PICTURE

