

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



Project identification and prepared by: Romendronath Halder  
Sonagazi.

Project verified by: Susanto Kumar Bishas



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

Name	:	<b>MD. KORIMUL HAQUE</b>
Age	:	10-10-1996 (21Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers, 3 Sisters
Address	:	Vill: Charaitkandi P.O: Chowdhuri bazar P.S: Sonagazi Dist: Feni
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>SOKHINA KHATUN</b>
(iii) Father's name	:	<b>MD. ABUL KASHEM</b>
(iv) GB member's info	:	Branch : Amirabad, Sonagazi Centre 17 (Female), Member ID: 7312/1, Group No: 08 Member since: 15-05-2005 (12 years) First loan: BDT 2000
Further Information:		Existing loan: BDT 40,000, Outstanding Loan: 26690
(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	:	7 years experience in running business.07 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.	:	01849643592
Family's Contact No.	:	01814166278
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOKHINA KHATUN** joined Grameen Bank since 12 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KASHEM STORE</b>
Location	:	Mongazi bazar
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Tire,Tube,Pin,Cycle,e.t.c</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Local Sonagazi.</li><li>▪Agreed grace period is 3 months.</li></ul>

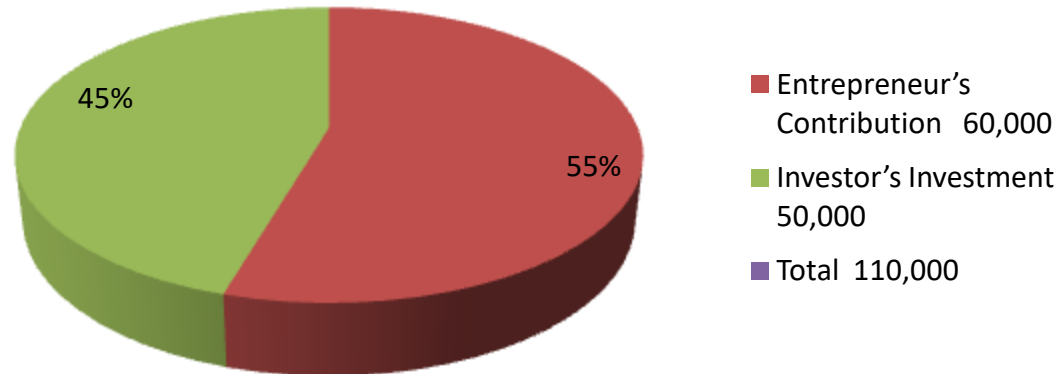
## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery Item	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Grocery Item	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1100	13200
Electric Bill		1500	18000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		150	1800
Generator		250	3000
Mobile Bill		400	4800
Total Fixed Cost (D)		8700	104400
Net Profit (E)= [C-D]		4800	57600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grocery Item			60,000			50,000	110,000
						0	
	0	0	60,000	0	0	50,000	110,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grocery Item	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Grocery Item	2975	89250	1071000	1124550	1180778
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>1180778</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Rent		1100	13200	13200	13200
Electric Bill		1500	18000	18300	18600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		250	3000	3000	3000
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>8700</b>	<b>101400</b>	<b>101800</b>	<b>102200</b>
<b>Net Profit (E)= [C-D]</b>		<b>7050</b>	<b>84600</b>	<b>88830</b>	<b>93272</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84,600	88830	93271.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64600	133430
	<b>Total Cash Inflow</b>	<b>134,600</b>	<b>153,430</b>	<b>226,702</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)	20000	20000	20000
	<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>64,600</b>	<b>133,430</b>	<b>206,702</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family: 0 Others: 0  
Experience & Skill : 7 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

Pictures









# FAMILY PICTURE

