

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



Project identification and prepared by: Md. Shahinur Rahman,  
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozaharul Islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. ABDUL KARIM</b>
Age	:	04-11-1994 (23 Year)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill:Chak Katoli, P.O: Gabtoli, P.S: Gabtoli 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	:	<b>MST. RUPALI</b>
(iii) Father's name	:	<b>MD KORBAN ALI</b>
(iv) GB member's info	:	Branch: Rameshorpur,Gabtoli, Centre # 25 (Female), Member ID: 2584/1, Group No: 06 Member since: 2-09-1997 (20 Years) First loan: BDT 1,000/- Existing Loan: BDT 75,000/- Outstanding loan:46980/-
Further Information:		
(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	:	05 years experience in running business.05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01733-289322
Father's Contact No.	:	01723-986090
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RUPALI** joined Grameen Bank since 20 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KARIM STORE</b>
Location	:	Vill:Chak Katoli, P.O: Gabtoli, P.S: Gabtoli Dist: Bogra
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 85,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
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 existing goods like; variety product sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

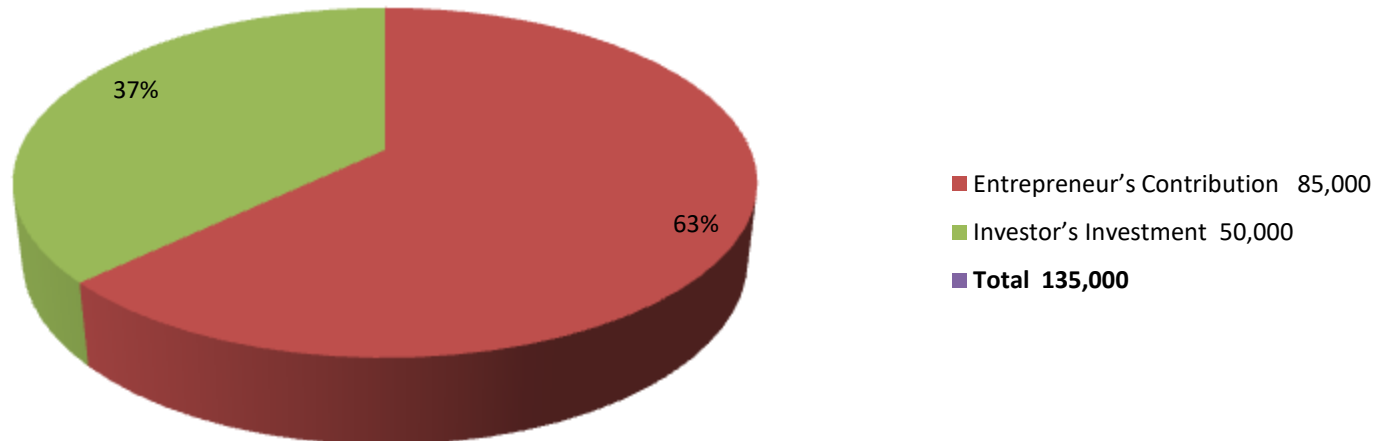
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice,Dal and others	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Production cost	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
House rant		600	7,200
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		100	1,200
Guard		300	3,600
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,000</b>	<b>132,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Uria	10	800	8,000	10	800	8,000	16,000
Posphat	5	1000	5,000	10	1,000	10,000	15,000
Patas	5	800	4,000	10	800	8,000	12,000
Rice	3	3500	10,500	3	3500	10,500	21,000
Dal	1	4000	4,000	2	4000	8,000	12,000
Khud	5	1500	7,500	0	400	0	7,500
Bhusi	5	1000	5,000	0	400	0	5,000
Water	500	50	25,000	0	400	0	25,000
Security	1	15000	15,000	0	400	0	15,000
Others	1	1000	1,000	1	5500	5,500	6,500
<b>Total</b>	<b>0</b>		<b>85,000</b>	<b>0</b>		<b>50,000</b>	<b>135,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sale	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Purchase cost	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
House rant		600	7,200	7,200	7,200
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		100	1,200	1,200	1,200
Guard		300	3,600	3,600	3,600
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>	<b>84,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>23,000</b>	<b>276,000</b>	<b>294,000</b>	<b>312,900</b>



## 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	276,000	294,000	312,900
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		256,000	530,000
	<b>Total Cash Inflow</b>	<b>326,000</b>	<b>550,000</b>	<b>842,900</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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>256,000</b>	<b>530,000</b>	<b>822,900</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Mondoldhoron,Jhorgacha  
hat,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

