

Proposed NU Business Name: **KABIL STORE**



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Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAYFUL ISLAM
Age	:	02/03/1990 (27Years)
Education, till to date	:	Class - 05
Marital status	:	Married
Children	:	Sons 01 Daughter 0
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill : Chore Sahavikari P.O: Kacaripukur 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	:	SHALEMA KHATUN
(iii) Father's name	:	ABUL KASHEM (ELEASH)
(iv) GB member's info	:	Branch: Chore Dorbesh, Centre # 08/(Female), Member ID:1134, Group No: 01 Member since: 21-10-2005 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 6360/-
(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	:	10 Years Experience 04 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	NO
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01838-177098
Mother's Contact No.	:	01856-189509
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHALEMA KHATUN joined Grameen Bank since 12 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

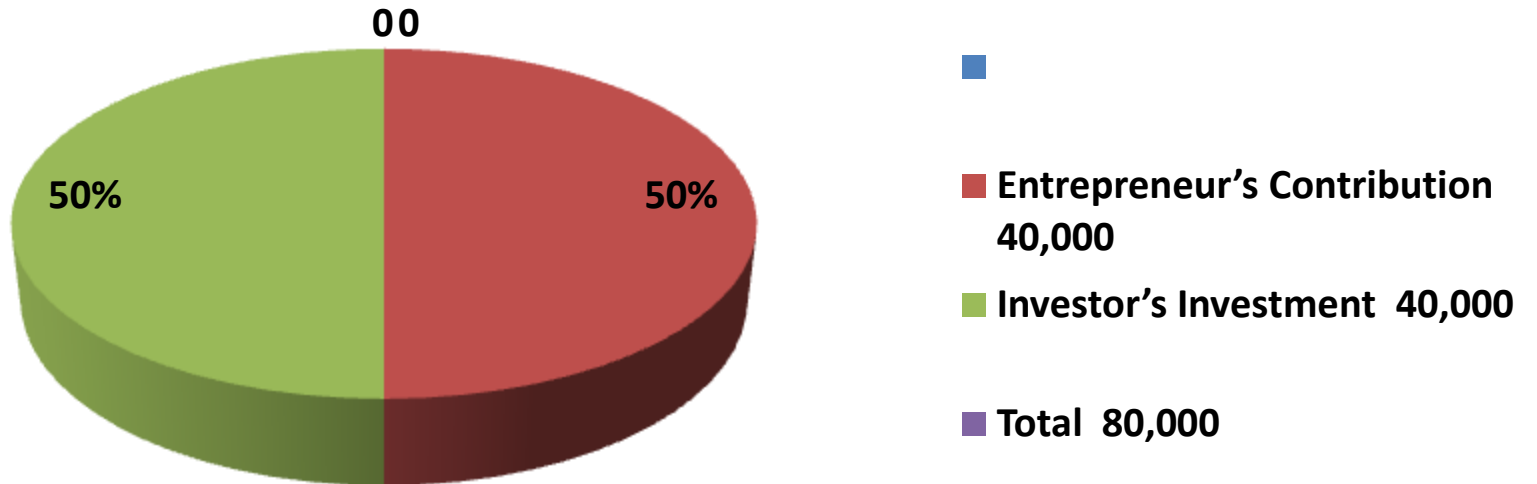
Business Name	:	KABIL STORE
Location	:	Chore Sahavicari, sonagazi, Feni.
Total Investment In BDT	:	Bdt 80,000/-
Financing	:	Self BDT 40,000/- (From Existing Business) 50% Required Investment Bdt,40,000(as Equity) 50%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	0/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cosmatic, Shart Pic,Pant piic,Cit Cloth & Others.▪Average 35% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cosmatic, Shart Pic,Pant piic,Cit Cloth & Others.	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
Cosmatic, Shart Pic,Pant piic,Cit Cloth & Others.	650	19500	234000
Total Variable Expense	650	19500	234000
Contributon Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent		600	30000
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6400	76800
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmatic	0	0	10,000	0	0	20,000	30,000
Shart pic	20	300	6,000	0	0	0	6,000
Pant pic	10	500	5,000	0	0	0	5,000
Cit Cloth	200	50	10,000	200	50	10,000	20,000
Others	0	0	9,000	0	0	10,000	19,000
Secqurity	0	0		0	0	0	0
Total	230	850	40,000	200	50	40,000	80,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cosmatic, Shart Pic,Pant piic,Cit Cloth & Others.	2000	60000	720000	756000	793800
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Cosmatic, Shart Pic,Pant piic,Cit Cloth & Others.	1300	39000	468000	491400	515970
Total Variable Expense	1300	39000	468000	491400	515970
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6400	76800	77200	77600
Net Profit (E)= [C-D]		14600	175200	183960	193158
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	175,200	183960	193158
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		155200	319160
	Total Cash Inflow	225,200	339,160	512,318
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	155,200	319,160	492,318

SWOT ANALYSIS

STRENGTH

Employment: Self: 01
Family:00Others:04Experience & Skill : 0Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Bakharia Road, sonagazi,
Feni.
Regular customers.

THREATS

Theft
Fire
Political unrest

Pictures







