

**Proposed NU Business Name: KARMOKAR VERAITY STORE**



Project identification and prepared by: Md Shah Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>SHIREE SHIBNATH KARMOKAR</b>
Age	:	01-05-1997 (31 Years)
Education, till to date	:	Class ; Nine
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	-
Address	:	Vill: Poschim Borai, P.O: Dupchachia ,Thana:Dupchachia, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHIREMOTI SHIKHA RANI</b>
(iii) Father's name	:	<b>SHIREE SHAMOL KARMOKAR</b>
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 11 (Female), Member ID: 2573/1, Group No: 04 Member since: 24-05-2005( 08 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT:Nil
(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.)	:	Nil
Business Experiences and Training Info	:	15 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	--
Entrepreneur Contact No.	:	01749-059677
Mother's Contact No.	:	01753-322541
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHIREMOTI SHIKHA RANI** joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KARMOKAR VERAITY STORE</b>
Location	:	Poschim Borai,Dupchachia
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 80,000/-(from existing business) 67% Required Investment BDT 30,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Kural, Da, Sarta etc.</li><li>▪The business is operating by entrepreneur. Existing on employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

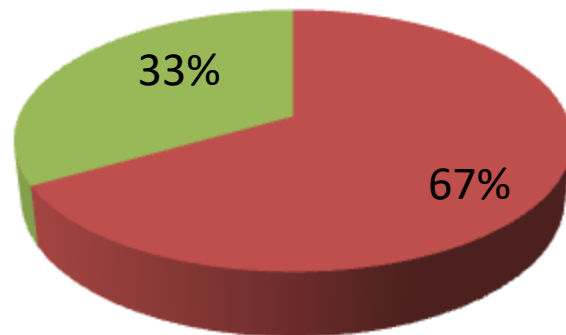
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Kural, Da, Sarta	1,000	30000	360000
<b>Total Sales (A)</b>	1,000	30000	360000
<b>Less Variable Expense</b>			
Kural, Da, Sarta	600	18000	216000
<b>Total variable Expense (B)</b>	600	18000	216000
<b>Contribution Margin (CM) [C=(A-B)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		4,000	48000
Entertainment		150	1800
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		10,050	120600
<b>Net Profit (E)= [C-D]</b>		1,950	23400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sopol	50	300	15000	100	150	15000	30000
Hand Da	80	250	20000	0	0	0	20000
Sorta	100	70	7000	100	100	10000	17000
Haturi	110	120	13200	100	120	12000	25200
Kural	20	60	1200	0	90	0	1200
Basla	150	150	22500	0	0	0	22500
Others	11	100	1100	100	30	3000	4100
<b>Total</b>	<b>521</b>		<b>80,000</b>	<b>400</b>	<b>0</b>	<b>40,000</b>	<b>120000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 40,000
- Total 120,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Kural, Da, Sarta	1,400	42000	504000	529200	555660
<b>Total Sales (A)</b>	1,400	42000	504000	529200	555660
<b>Less Variable Expense</b>					
Kural, Da, Sarta	840	25200	302400	317520	333396
<b>Total variable Expense (B)</b>	840	25200	302400	317520	333396
<b>Contribution Margin (CM) [C=(A-B)]</b>	560	16800	201600	211680	222264
<b>Less Variable Expense</b>					
Electricity bill		300	3600	3780	3969
Transportation		600	7200	7560	7938
Salary (self)		5000	60000	63000	66150
Salary(Staff)		4000	48000	50400	52920
Entertainment		300	3600	3780	3969
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		10,500	126000	132300	138915
<b>Net Profit (E)= [C-D]</b>		6,300	75600	79380	83349
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SR#	<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	40,000		
1.2	Net Profit	75600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59,600	122,980
	<b>Total Cash Inflow</b>	<b>115,600</b>	<b>138,980</b>	<b>206,329</b>
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16000</b>	<b>16,000</b>
3	<b>Net Cash Surplus</b>	<b>59,600</b>	<b>122980</b>	<b>190329</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Poschim Borai,Dupchachia  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

