

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



Project identification and prepared by: Aman ullah,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



**Brief Bio of The Proposed Nabin Udyokta**

Name	:	<b>SARWAR UDDIN</b>
Age	:	21-04-1983 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers,01 Sister
Address	:	Vill: Jagoatpur, P.O: Dagonbhuyain, P.S: Dagonbhuyain, 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>CHOBURA KHATUN</b>
(iii) Father's name	:	<b>NOMAN</b>
(iv) GB member's info	:	Branch: Dagonvuiyan, Centre # 05(Female), Member ID: 1730, Group No: 01 Member since: 1990-1996 till (6Years) First loan: BDT 20,000
Further Information:	:	Existing Loan: BDT 10,000, Outstanding loan: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

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. 05Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	0177414574
Family's Contact No.	:	01815331323
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**CHOBURA KHATUN** joined Grameen Bank since 06 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

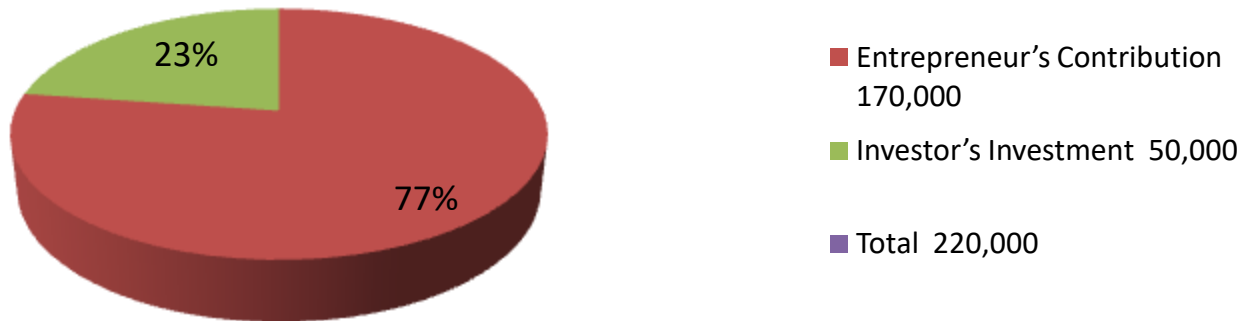
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KOPIL STORE</b>
Location	:	Hospital road,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,70,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is Rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Grocery item etc	5,000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
Grocery item etc	4000	120000	1440000
<b>Total Variable exp. (B)</b>	4000	120000	1440000
<b>Contribution Margin CM [C= (A-B)</b>	1000	30000	360000
<b>less fixed exp.</b>			
Rent		1200	14400
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		0	0
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		9000	108000
<b>Nit profit</b>		21000	252000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chips			5000			10000	15000
Cold Drinks			5000			2000	7000
Biscuit			10000			8000	18000
Soap			4000			0	4000
Baby Milk			6000			0	6000
Cosmetics			15000			20000	35000
Oil			5000			0	5000
Others			20000			10000	30000
Security			100000			0	100000
<b>Total</b>			<b>170000</b>			<b>50000</b>	<b>220000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item etc	6200	186000	2232000	2343600	2460780
<b>Total Sales (A)</b>	6200	186000	2232000	2343600	2460780
less variable Expenses					
Grocery item etc	4960	148800	1785600	1874880	1968624
Total variable Expenses (B)	4960	148800	1785600	1874880	1968624
<b>Contribution Margin (CM)= (A-B)</b>	1240	37200	446400	468720	492156
<b>Less Fixed Expenses</b>					
Rent		1200	14400	14400	14400
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		15200	182400	191520	201096
<b>Net Profit (E) (C-D)</b>		22000	264000	277200	291060
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</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	50,000		
1.2	Net Profit	264000	277200	291060
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		244,000	501,200
	<b>Total Cash Inflow</b>	314,000	521,200	792,260
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	244,000	501,200	772,260

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :16 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















# FAMILY PICTURE

