

Proposed NU Business Name: **M/S KHALIL STORE**



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KHALILUR RAHMAN
Age	:	01-09-1987(30Years)
Education, till to date	:	M.A pass
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Bharatoil ;P.O: Bharatoil P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATEMA AKTER
(iii) Father's name	:	MD. ALOM HOSEN
(iv) GB member's info	:	Branch: Bharatoil, Centre # 03 (Female), Member ID: 1782, Group No: 02 Member since:01-01-2012(05 Years) First loan: BDT 10,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 15,000/-
Further Information:		
(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 & Skill Own Business and Training Info	:	15 years of business experience. 0\15 years experience in running business. Yes, He has 15 years training
Other Own/Family Sources of Income	:	Yes, he has a dijel business man.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-135141
Mother's Contact No.	:	01742-454166
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA AKTER joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MS KHALIL STORE
Location	:	Vill: Bharatoil ;P.O: Bharatoil P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2, 35 ,500/-
Financing	:	Self BDT 1,65,500(from existing business) 70% Required Investment BDT 70,000(as equity) 30%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	20 ft x 11 ft= 220 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Sugar, Pulse, Freej and Others.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Shakhipur in Tangail.▪Agreed grace period is 3 months.

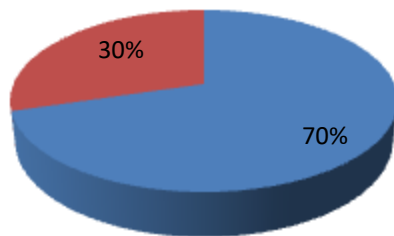
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Sugar, Pulse, Freej and Others	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Rice, Sugar, Pulse, Freej and Others	2,625	78,750	945,000
Total variable Expense (B)	2,625	78,750	945,000
Contribution Margin (CM) [C=(A-B)]	875	26,250	315,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		550	6,600
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		300	3,600
Generator		0	0
Mobile bill		800	9,600
Total fixed Cost (D)		6,650	79,800
Net Profit (E) [C-D]		19,600	235,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	3	2500	7500	Rice	5	27500	27500	145,000
Sugar	5	2700	13500		0	0	0	13,500
Pulse	4	5500	22000	Pulse	5	12500	12500	84,500
Freej	1	32500	32500		0	0	0	32,500
Others	1	90000	90000	Others	1	30000	30000	120,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			165500			70000	70000	235,500

Source of finance



- Entrepreneur investment 165,500
- Investore investment 70,000
- Total investment 235,500

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Rice, Sugar, Pulse, Freej and Others	4000	120000	1440000	1512000
Total Sales(A)	4000	120000	1440000	1512000
Less Variable Expense (B)				
Rice, Sugar, Pulse, Freej and Others	3000	90000	1080000	1134000
Total Variable Expense	3000	90000	1080000	1134000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000
Less Fixed Expense				
Rent		0	0	0
Electric Bill		550	6600	79200
Transportaion		0	0	0
Salary (Self)		5,000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Guard		300	3600	3600
Generator		0	0	0
Mobile Bill		800	9600	0
Total Fixed Cost (D)		6650	79800	142800
Net Profit (E)= [C-D]		23350	280200	294210
Investment Pay Back			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	280,200	294210
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		238200
	Total Cash Inflow	350,200	532,410
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	238,200	490,410

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







