

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



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Jamurki Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



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

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Joudeb Pal</b>
Age	:	27-11-1996 ( 22 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Dauther.
No. of siblings:	:	2 Brothers .
Address	:	Vill:Pakulla ,P.O: Jamurki ,P.S:Mirzapur, Dist: Tangail.

#### Parent's and GB related Info

(i) Who is GB member	:	Mother <input type="checkbox"/>	Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Kobita Pal	
(iii) Father's name	:	Bablu Pal	
(iv) GB member's info	:	Branch: Jamurki, Centre #77 (Male), Member ID:6453 , Group No: 08 Member since: 11-03-1990 (29 Years) First loan: BDT = 5,000/- Last Loan = 60,000/-	

#### 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,TMSS,BURO, 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	:	05 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-639657
Family's Contact No.	:	01684-182459
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Bablu Pal** joined Grameen Bank since 29 years ago. At first he took BDT 5,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KOBITA STORE</b>
Location	:	Pakulla Bazar ,Mirzapur,Tangail.
Total Investment in BDT	:	BDT 2,78,000/-
Financing	:	Self BDT 1,98,000/- (from existing business) 71% Required Investment BDT 80,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x10 ft= 200 square ft
Security of the shop	:	BDT 70,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; rice,dal,oil,ata,soap,powder etc.</li><li>▪Average 08 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Jamurki Bazar,Mirzapur.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice,Dal,Ata,Soap ,Oil,Powder, etc.	7,000	210,000	2,520,000
		0	0
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
rice.dal.oil.soap,powder etc.	6,440	193,200	2,318,400
<b>Total variable Expense (B)</b>	<b>6,440</b>	<b>193,200</b>	<b>2,318,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		100	1,200
Generator		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>11,300</b>	<b>135,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,500</b>	<b>66,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
rice	4	2250	9000	rice	4	2250	9,000	18,000
ata	2	1250	2500	dal	2	2500	5,000	7,500
oil	200	90	18000	oil	200	90	18,000	36,000
soap	70	30	2100	ata	3	1250	3,750	5,850
dal	2	2500	5000	noodles	50	50	2,500	7,500
noodles	50	50	2500	baby milk	20	300	6,000	8,500
baby milk	10	300	3000	jira	50	400	20,000	23,000
jira	50	400	20000	soap	70	30	2,100	22,100
milk powder	8	6000	48000				0	48,000
washing powder	50	50	2500					2,500
advance		70000	70000					70,000
rack	2	5000	10000					10,000
								5,300
others			5400	others			13,650	19,050
<b>Total</b>			<b>198,000</b>				<b>80,000</b>	<b>278,000</b>

Entrepreneur's contibution

Investor's Investment

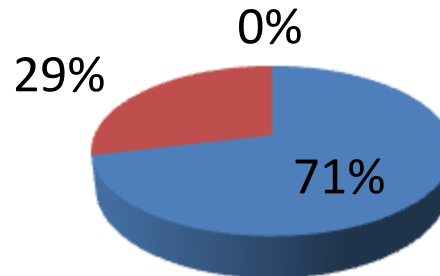
Total

## Source of Finance

■ Entrepreneur's contibution 198000

■ Investor's Investment 80000

■ Total 278000



## Financial Projection

BDT (TK)

6,890

1.25

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
rice.dal.oil.soap,powder etc.	10,000	300,000	3,600,000	3,780,000	3,969,000
		0	0	0	0
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>	<b>3,780,000</b>	<b>3,969,000</b>
Less. Variable Expense					
rice.dal.oil.soap,powder etc.	9,200	276,000	3,312,000	3,477,600	3,651,480
<b>Total variable Expense (B)</b>	<b>9,200</b>	<b>276,000</b>	<b>3,312,000</b>	<b>3,477,600</b>	<b>3,651,480</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		550	6,600	6,930	7,277
Transportation		2,200	26,400	27,720	29,106
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		110	1,320	1,386	1,455
Generator Bill		105	1,260	1,323	1,389
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>11,610</b>	<b>139,320</b>	<b>141,486</b>	<b>143,760</b>
<b>Net Profit (E) [C-D]</b>		<b>12,390</b>	<b>148,680</b>	<b>160,914</b>	<b>173,760</b>
Investment Payback			32,000	32,000	32,000

sales 10,000  
 Margin 8%  
 Contribution 800  
 Expense 9,200



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	148,680	160,914	173,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		116,680	245,594
	<b>Total Cash Inflow</b>	<b>228,680</b>	<b>277,594</b>	<b>419,354</b>
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
3	<b>Net Cash Surplus</b>	<b>116,680</b>	<b>245,594</b>	<b>387,354</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01` Others:0  
Experience & Skill : 05 Years  
Own Business : 05 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

Pictures



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# FAMILY PICTURE