

KONOK GENERAL STORE



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABU BOKOR SIDDIQUE (KONOK)
Age	:	07-02-1983 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Barua P.O: barua P.S: Khilkheta Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. KOHINOOR
(iii) Father's name	:	MD ISMAIL HOSEN
(iv) GB member's info	:	Branch: Dokshinkhan Centre # 48 (Female), Member ID: 3751, Group No: 04 Member since:31-12-1990 (24 Years) First loan: 1,500 taka.
Further Information:		Existing loan: 2,50,000 Taka Outstanding loan: 1,09,000 Taka
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (CNG Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839-024150 /01827-694971
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

kohinoor is a member of Grameen Bank since 24 years. At first she took 1,500 taka loan from Grameen Bank. Kohinoor gradually took loan from GB. Utilize loan in cow rearing & CNG car rent business. She also purchase a land & made a house. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	KONOK GENERAL STORE
Location	:	At entrepreneur own house, Barua, khilkhet, Dhaka
Total Investment in BDT	:	3,98,000 taka
Financing	:	Self BDT 1,98,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Potato, Oil, Spicy, Biscuit, Chips etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Tongi & Dokshinkhan.▪Agreed grace period is 4 months.

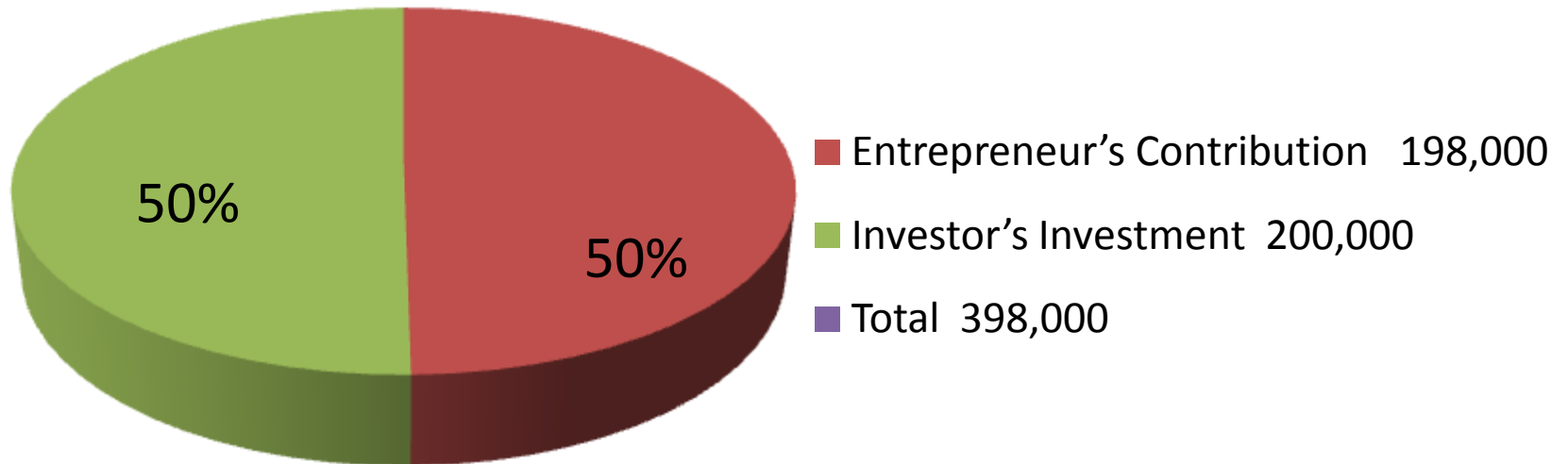
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Sugar, Oil, Flour, Biscuit, Chips, Noodles, Salt, Water, Soft Drinks, Potato, Onion, Spicy etc	4,480	134,400	1,612,800
Total Sales (A)	4,480	134,400	1,612,800
Less. Variable Expense			
Rice, Pulse, Sugar, Oil, Flour, Biscuit, Chips, Noodles, Salt, Water, Soft Drinks, Potato, Onion, Spicy etc	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Transportation		2,000	24,000
Guard		100	1,200
Entertainment		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Sugar, Oil	1,20,000	1,30,000	2,50,000
Water, Soft Drinks, Noodles, Biscuit, Soap	40,000	40,000	80,000
Salt, potato, Onion, Spicy etc	20,000	30,000	50,000
Fridge	18,000	-	18,000
Total	1,98,000	2,00,000	3,98,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Sugar, Oil, Flour, Biscuit, Chips, Noodles, Salt, Water, Soft Drinks, Potato, Onion, Spicy, Soap, Tooth-paste, tooth-brush etc	7,280	218,400	2,620,800	2,751,840	2,889,432
Total Sales (A)	7,280	218,400	2,620,800	2,751,840	2,889,432
Less. Variable Expense					
Rice, Pulse, Sugar, Oil, Flour, Biscuit, Chips, Noodles, Salt, Water, Soft Drinks, Potato, Onion, Spicy, Soap, Tooth-paste, tooth-brush etc	6,500	195,000	2,340,000	2,457,000	2,579,850
Total variable Expense (B)	6,500	195,000	2,340,000	2,457,000	2,579,850
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800	294,840	309,582
Less. Fixed Expense					
Electricity Bill		800	9,600	10,080	10,584
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Transportation		2,200	26,400	27,720	29,106
Guard		100	1,200	1,260	1,323
Entertainment		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	63,000	66,150
Salary (staff)		3,000	36,000	37,800	39,690
Non Cash Item					
Depreciation		300	3,600	3,600	3,600
Total Fixed Cost		12,100	145,200	152,280	159,714
Net Profit (E) [C-D]		11,300	135,600	142,560	149,868
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	135,600	142,560	149,868
1.3	Depreciation (Non cash item)	3,600	3,600	3,600
1.4	Opening Balance of Cash Surplus		59,200	125,360
	Total Cash Inflow	339,200	205,360	278,828
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	59,200	125,360	198,828

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 3 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
Local competitors;

Pictures











FAMILY PICTURE

