

KANON VERITIES STORE



Project identification by: Kajem Uddin, Unit Manager, Bason, Gazipur

Project prepared by: Md Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AMAN ULLAH
Age	:	06-07-1987 (28 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	Single
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Noljani P.O: Chandona P.S: Gazipur sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	GULJAHAN
(iii) Father's name	:	ABDUL AWAL
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 92 (Female), Member ID: 6667, Group No: 08 Member since: 19-01-2000 (15 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 29,100
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-987374
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Guljahan is a member of Grameen Bank since 15 years. At first she took 5,000 taka loan from Grameen Bank. Guljahan gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	KANON VERITIES STORE
Location	:	West Noljani, Chourasta, Gazipur
Total Investment in BDT	:	3,00,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	4,000 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, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Chourasta, Joydebpur.▪Agreed grace period is 4 months.

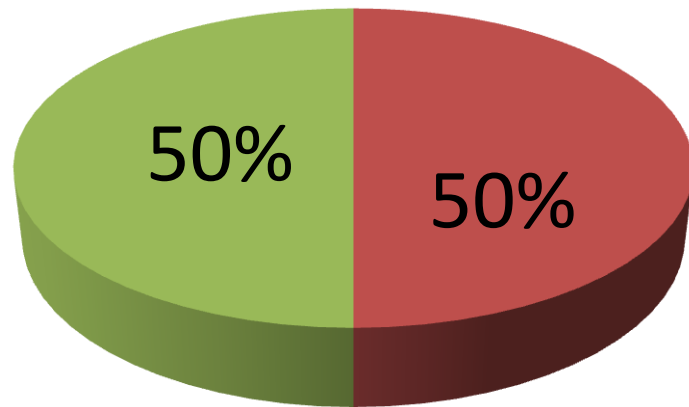
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		800	9,600
Entertainment		200	2,400
Salary (self)		4,000	48,000
Mosque bill		100	1,200
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	1,26,000	1,50,000	2,76,000
Fridge	24,000	-	24,000
Total	1,50,000	1,50,000	3,00,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	3,825	114,750	1,377,000	1,445,850	1,518,143
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850	1,518,143
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000	255,150	267,908
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		450	5,400	5,800	6,000
Transportation		800	9,600	10,000	11,000
Entertainment		200	2,400	2,500	2,700
Salary (self)		5,000	60,000	60,000	60,000
Mosque bill		100	1,200	1,200	1,200
Non Cash Item					
Depreciation		400	4,800	4,800	4,800
Total Fixed Cost		9,250	111,000	112,300	114,200
Net Profit (E) [C-D]		11,000	132,000	142,850	153,708
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	132,000	142,850	153,708
1.3	Depreciation (Non cash item)	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus		76,800	164,450
	Total Cash Inflow	286,800	224,450	322,958
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	76,800	164,450	262,958

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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



নবীন উদ্যোগ

Destroy
destroy







নবীন উদ্যোক্তা

সমন্বিতভাবে গ্রামীর শক্তি সামাজিক ব্যবসা লিঃ

MAHA CHOCOLATE
Simsim

হাবলিকাস
কুলিকা

চক্রে টিম
বেকরী বিক্রেতা

Petalas

Mithai SOAN PUPDI

Destroy

নবীন উদ্যোক্তা
নবীন উদ্যোক্তা

Dry cake

Mithai SOAN PUPDI

SUCHI

Champion
ENERGY



সর্বযোগিতায়ঃ গ্রামীণ শক্তি সন্ধানিক
নবীন উদ্যোক্তা

SUNSIK

Dictionary



Destroy
Destroy

SUNSILK

FAMILY PICTURE

