

Proposed NU Business Name : **Kakon Varieties Store**



NU Identified and PP Prepared by:
Sonia Sultana (Chandpur Sadar Unit)
Verified by- Md.Nazrul Islam

Presented by
Md. Rezaul Karim
Cell : 01814245288

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Rezaul Karim
Age	:	02-09-1982 (33 years)
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	01 Brothers & 01 Sister
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. Fatama Begum
(iii) Father's name	:	Md. Serajul Islam
(iv) GB member's info	:	Member since: 02-05-2002 Branch: Narayanpur Centre # 68(M), Loanee no.: 7547 First loan: Tk. 5000 Existing loan: Tk. 40000 Outstanding: Tk. 15000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Degree (Pass)

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Shoe selling shop
Trade License No	:	99
Business Experiences	:	15 years
Other Own/Family Sources of Income	:	Father (Income from Rent of C N G, Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
Contact no		01814245288
NU Project Source/Reference	:	GT Torpurchondi Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2002 (12 years). At first she took a loan amount BDT 5000 from Grameen Bank. She bought 02 decimal land by using GB loan of BDT 2,50,000. She expanded her business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Kakon Varieties Store
Address/ Location	:	Narayanpur Bazar , Matlab (d.)Chandpur.
Total Investment in BDT	:	4,50,000
Financing	:	Self BDT :3,00,000 (from existing business) 67% Required Investment BDT : 1,50,000 (as equity) 33 %
Present salary/drawings from business (estimates)	:	BDT 7000
Proposed Salary		BDT 7000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	02 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	3000	90000	1080000
<i>Less: Cost of sales</i>	2400	72000	864000
Profit (20%) [A]	600	18000	216000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Entertainment		500	6000
Night Guard Bill		100	1200
Mobile bill		500	6000
Present salary/Drawings- self		7000	84000
Employee Salary (01)		4000	48000
Others .		100	1200
Non Cash Item:			
Depreciation Expenses		167	2004
<i>Total Operating Cost (D)</i>		12867	154404
Net Profit (C-D):		5133	61596

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present items :			
Fixed Assets (Furniture)---- 20,000	3,00,000		
Slipper-300pcs 60,000			3,00,000
Slipper janse200pcs..... 50,000			
Various gents Shoes.... 50,000			
Various Women Shoes... 50,000			
Baby Shoes..... 30,000			
Burmese..... 20,000			
Furniture 20,000			
(ii) Proposed :			
Slipper 100pcs..... 20000		150,000	150000
Slipper gents 100pcs..... 25000			
Various gents Shoes... 40000			
Various Women Shoes ... 40000			
Baby Shoes..... 15000			
Burmese..... 10000			
Total Capital	3,00000	150,000	450000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
<i>Less: Cost of sales</i>	3200	96000	1152000	3600	108000	1296000	4000	120000	1440000
Profit (20%) [A]	800	24000	288000	900	27000	324000	1000	30000	360000
<i>Less: Operating Costs</i>									
Electricity bill		500	6000		600	7200		600	7200
Entertainment		500	6000		500	6000		500	6000
Mobile bill		600	7200		600	7200		600	7200
Present salary/Drawings- self		7000	84000		7000	84000		7000	84000
Salary Employees		4000	48000		6000	72000		6000	72000
Night Guard bill		100	1200		150	1800		150	1800
Others (Chada)		100	1200		100	1200		200	2400
Depreciation Expenses		167	2004		167	2004		167	2004
<i>Total Operating Cost</i>		12967	155604		15117	181404		15217	182604
<i>Net Profit</i>		11033	132396		11883	142596		14783	177396
payback to G T			60000			60000			60000
Retained Income:	72396			82596			117396		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	132396	142596	177396
1.3	Depreciation (Non cash item)	2004	2004	2004
1.4	Opening Balance of Cash Surplus		74400	159000
	Total Cash Inflow	284400	219000	338400
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	74400	159000	278400

*** As Father of NU is liable of Present GB loan, So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 15 Years of Experience
- Maintaining High Standard in local areas
- Position of his store beside main road.

WEAKNESS

- Opponent in same areas

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Theft











শ্রী কাদেরগাঁও ইউনিয়ন পরিষদ

কাফিলিয়া ইউ.পি. কামপুকুর ডাকঘর,
নারায়ণপুর, ডাকঘর নারায়ণপুর বাজার
উপজেলা মতলব দক্ষিণ, জেলা চাঁদপুর।

ট্রেড লাইসেন্স

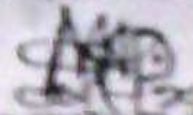
তারিখ: ১৫/১১/২০

ক্রমিক নং- ১৩
লাইসেন্স নং- ১৩
সাবেক নং

প্রতিষ্ঠানের নাম : কাদেরগাঁও ইউনিয়ন পরিষদ
মালিকের নাম : মোঃ হুমায়ুন কবীর
নির্ভরস্বামীর নাম : মোঃ সিরাজুল ইসলাম
ঠিকানা : কাদেরগাঁও ইউনিয়ন পরিষদ কার্যালয়, কামপুকুর ডাকঘর, নারায়ণপুর বাজার, মতলব দক্ষিণ, চাঁদপুর।

ব্যবসার ধরন : হুমায়ুন কবীর
উল্লেখিত প্রতিষ্ঠানের অনুকূলে ১৫০ টাকা লাইসেন্স ফি গ্রহণ করিয়া ২০২০-২১ ইং সালের জন্য অত্র ইউনিয়নের সীমানার মধ্যে আবশ্যকীয় বৈধ ব্যবসা চালিয়ে যাবার অনুমতি দেওয়া হলো।

৩০-০৬-২০ তারিখ পর্যন্ত অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর নবায়ন করিতে হইবে।


মোঃ সিরাজুল ইসলাম
চেয়ারম্যান

চেয়ারম্যান

Presented at
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on 4 October, 2015

For more information

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