

Proposed NU Business Name: **KAUSHAR STORE**



Project identification and prepared by: MD. Zahangir Ferdous,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAUSHAR DHALI
Age	:	17-02-1988 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Bibagh, P.O: Ponchosar, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASINA BEGUM
(iii) Father's name	:	ABDUL SATTAR DHALI
(iv) GB member's info	:	Branch: Ponchosar, Centre # 08 (Female), Member ID: 1609, Group No: 05 Member since: 15-10-1997 (19 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 15,900
(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 and Training Info	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-786144
Mother's Contact No.	:	01916-781636
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	KAUSHAR STORE
Location	:	Bonikya para, Ponchoshar, Munshigonj Sadar, Munshigonj
Total Investment in BDT	:	BDT 1,45,000/-
Financing	:	Self BDT 65,000/- (from existing business) 45% Required Investment BDT 80,000/- (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 8 ft= 96 square ft
Security of the shop	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Biscuit, Ice-cream etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Munshigonj.▪Agreed grace period is 3 months.

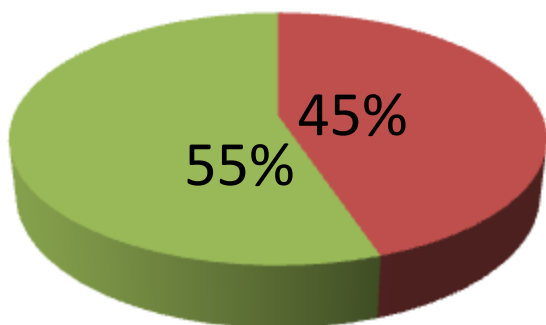
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Confectionery Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		6,700	18,000
Net Profit (E) [C-D]		4,550	117,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks (100 x 250)	25,000	50,000	75,000
Drinking Water (10 x 20)	2,000	5,000	7,000
Biscuit & Chanachur	6,000	15,000	21,000
Mosquito Coil (40 x 50)	2,000	5,000	7,000
Ice-Cream	1,000	3,000	4,000
Others	7,000	2,000	9,000
Fridge	22,000	0	22,000
Total	65,000	80,000	145,000

Source of Finance



- Entrepreneur's Contribution 65,000
- Investor's Investment 80,000
- Total 145,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery Item	3,750	112,500	1,350,000	1,417,500
Total Sales (A)	3,750	112,500	1,350,000	1,417,500
Less. Variable Expense				
Confectionery Item	3,188	95,625	1,147,500	1,204,875
Total variable Expense (B)	3,188	95,625	1,147,500	1,204,875
Contribution Margin (CM) [C=(A-B)]	563	16,875	202,500	212,625
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		300	3,600	4,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Non Cash Item				
Depreciation		367	4,400	4,400
Total Fixed Cost		7,167	86,000	87,400
Net Profit (E) [C-D]		9,708	116,500	125,225
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	116,500	125,225
1.3	Depreciation (Non cash item)	4,400	4,400
1.4	Opening Balance of Cash Surplus		72,900
	Total Cash Inflow	200,900	202,525
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	72,900	154,525

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

Pictures









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গ্রামীণ ব্যাংক

পঞ্চদশ, মুন্সীগঞ্জ শাখা শাখা

সহজ ঋণের পাশ বই

নাম: মুন্সিগঞ্জ

জন্ম নং: ৩১০৮

ক্রম নং: ০৫

সেভার নং: ৪১৫

সেবার নাম: মুন্সিগঞ্জ গ্রাম ঋণ

এই ঋণের তারিখ: ২০/৩/১৫

শাখা পরিচালকের স্বাক্ষর: মুন্সিগঞ্জ



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL STUDENT ID CARD / জাতীয় শিক্ষার্থী শপথ



নাম: কাউশার ডালী
Name: Kaushar Dhal
পিতা: মোঃ হুমায়ূন হোসেন
মাতা: হুমিলা বেগম

Date of Birth: 17 Feb 1995
ID NO: 19885915676000163

এই জাতীয় শিক্ষার্থী শপথ বাংলাদেশ সরকার কর্তৃক প্রদত্ত। এটি বাংলাদেশের সকল শিক্ষা প্রতিষ্ঠানে প্রবেশের জন্যে প্রযোজ্য।
বিভাগ: মুন্সীগঞ্জ, জেলা: মুন্সীগঞ্জ, পোস্ট: মুন্সীগঞ্জ, ডাকঘর: মুন্সীগঞ্জ - ১৫০০।

স্বাক্ষর: [Signature]
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সংস্করণ তারিখ: ০১/০৬/১৫



FAMILY PICTURE

