

## Proposed NU Business Name: **MS KHOLILUR STORE**



Project identification and prepared by: Md Shah alam,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ABDUR ROB</b>
Age	:	19-09-1984 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: Shekhahar, P.O: Kazipara, P.S: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. LUTFUN NESA</b>
(iii) Father's name	:	<b>MD KHALILUR RAHMAN</b>
(iv) GB member's info	:	Branch: Birkedar, Kahalo, Centre # 20 (Female), Member ID: 6522, Group No: 09 Member since: 20-04-1995 (21 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 18,000/-, Outstanding loan: BDT 15,238/-
(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	:	8 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.	:	01746-443357
Mother's Contact No.	:	01784-994538
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. LUTFUN NESA** joined Grameen Bank since 21 years ago. At first she took 5,000/- taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS KHOLILUR STORE</b>
Location	:	Shekhahar Bazaar, Kahalu, Bogra
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 65% Required Investment BDT 80,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Biscuit etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Bogra, Dupchachia.</li><li>▪Agreed grace period is 3 months.</li></ul>

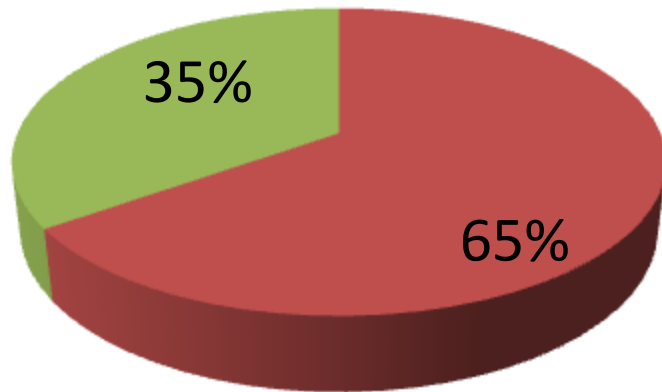
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,750	82,500	990,000
<b>Total Sales (A)</b>	<b>2,750</b>	<b>82,500</b>	<b>990,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,338	70,125	841,500
<b>Total variable Expense (B)</b>	<b>2,338</b>	<b>70,125</b>	<b>841,500</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>413</b>	<b>12,375</b>	<b>148,500</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Guard		200	2,400
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>8,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,375</b>	<b>140,100</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks	30,000	30,000	60,000
Biscuit	25,000	10,000	35,000
Cosmetics	40,000	25,000	65,000
Coil, Pen, Khata etc	25,000	0	25,000
Baby Food	30,000	15,000	45,000
<b>Total</b>	<b>150,000</b>	<b>80,000</b>	<b>230,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 80,000
- Total 230,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	4,000	120,000	1,440,000	1,512,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>				
Grocery Item	3,400	102,000	1,224,000	1,285,200
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		700	8,400	10,500
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		800	9,600	11,500
Guard		200	2,400	3,000
Entertainment		300	3,600	4,000
<b>Total Fixed Cost</b>		<b>7,400</b>	<b>88,800</b>	<b>94,500</b>
<b>Net Profit (E) [C-D]</b>		<b>10,600</b>	<b>127,200</b>	<b>132,300</b>
<b>Investment Payback</b>			<b>43,000</b>	<b>43,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	127,200	132,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		84,200
	<b>Total Cash Inflow</b>	<b>207,200</b>	<b>216,500</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	43,000	43,000
	<b>Total Cash Outflow</b>	<b>123,000</b>	<b>43,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>84,200</b>	<b>173,500</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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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শেখার  
এখানে

আপনার

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শেখাহার বাজার









# FAMILY PICTURE

