

Proposed NU Business Name: **KHURSHID STORE**



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Sonagazi Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KHURSHID ALAM
Age	:	02-03-1987 (30 Years)
Education, till to date	:	CLASS 08
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Bakhoria , P.O: Sonagaji, P.S: Sonagaji, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSONARA BEGUM
(iii) Father's name	:	ABDUL AZIZ
(iv) GB member's info	:	Branch: Chorandia , Sonagaji, Centre # 85(Female), Member ID: 9602/1, Group No: 06 Member since: 04-04-2011 (06Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 52000, Outstanding loan: 30660
(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 10 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01879-761664
Mother's Contact No.	:	01830105595
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonajazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSONARA BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHURSHID STORE
Location	:	Zero point, Sonagazi, Feni
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	07ft x 05 ft= 35 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

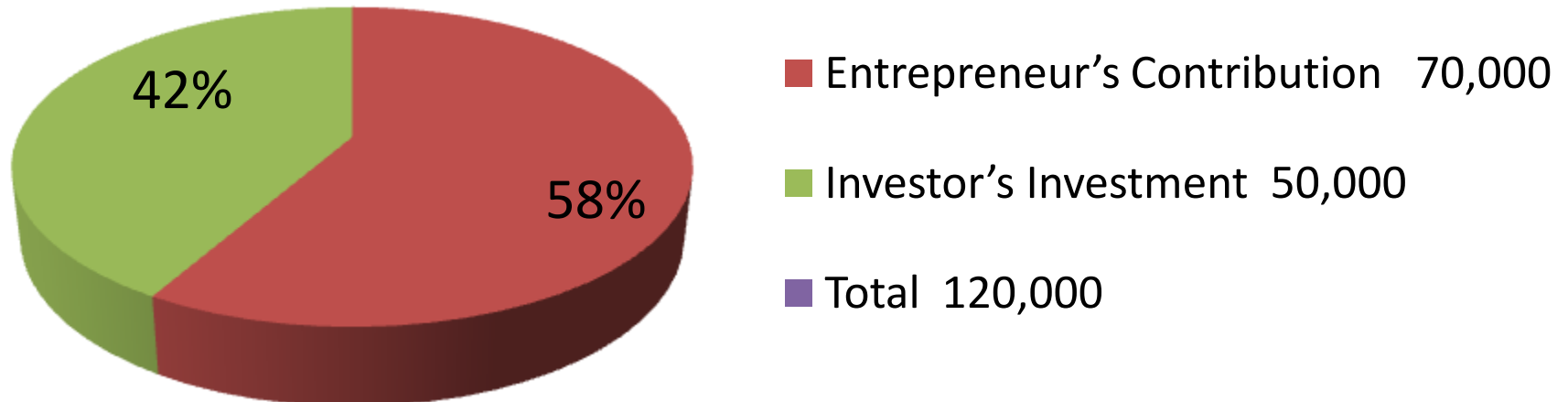
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	1580	47400	568800
Total sales (A)	1580	47400	568800
Less Variable Exp.			
Grocery item	1264	37920	455040
Total Variable exp. (B)	1264	37920	455040
Contribution Margin CM [C= (A-B)]	316	9480	113760
less fixed exp.			
Rent		600	7200
Electricity bill		400	4800
Salary (self)		5000	60000
Entertainment		400	4800
Mobile		300	3600
total fixed cost (D)		6700	80400
Net profit (E) [C-D]		2780	33360

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Buscuit	17	300	5,100	17	300	5,100	10,200
Chanachur	12	250	3,000			0	3,000
Chips	4	1000	4,000			0	4,000
Drinks	7	700	4,900	14	700	9,800	14,700
Juice	10	300	3,000	17	300	5,100	8,100
Others	300	100	30,000	1	30000	30,000	60,000
Security			20,000				20,000
Total	350		70,000	49		50,000	120,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	2020	60600	727200	763560	801738
Total Sales (A)	2020	60600	727200	763560	801738
less variable Expenses					
Grocery item	1616	48480	581760	610848	641390.4
Total variable Expenses (B)	1616	48480	581760	610848	641390.4
Contribution Margin (CM)= (A-B)	404	12120	145440	152712	160347.6
Less Fixed Expenses					
Rent		600	7200	7200	7200
Electricity bill		400	4800	4800	4800
Salary (self)		5000	60000	60000	60000
Entertainment		550	6600	6600	6600
Mobile		400	4800	4800	4800
Total Fixed Cost		6950	83400	83400	83400
Net Profit (E) (C-D)		5170	62040	69312	76947.6
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	62,040	69,312	76947.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42,040	91352
	Total Cash Inflow	112040	111352	168299.6
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	42,040	91352	148299.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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









Small pink sign hanging from the ceiling, possibly advertising a product.

Garven

Glucose

WILLOW



Parveen

CHHA

MICA

Crispy

Crispy

Crispy

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FAMILY PICTURE

