

Proposed NU Business Name: **KAZI KAMRUL STORE**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI JAHID HOSSAIN KAMTUL
Age	:	01/01/1983 (34 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	2 Daughter 1 Son
No. of siblings:	:	04 Brother 1 sister
Address	:	Vill: East Matiagoda , P.O: Chadgazi, P.S: Chagal naiya, 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	:	Late.Mrs ;Masuma Khatun
(iii) Father's name	:	Late. Kazi Wahidur Rahman
(iv) GB member's info	:	Branch: Mohamaya, Centre # 38/(Female), Member ID:9810 Group No: 01 Member since: 05-07-2003-2009 First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(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	:	Sixteen years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-939655
Mother's Contact No.	:	01813-939654
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. MRS: MASUMA KHATUN joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

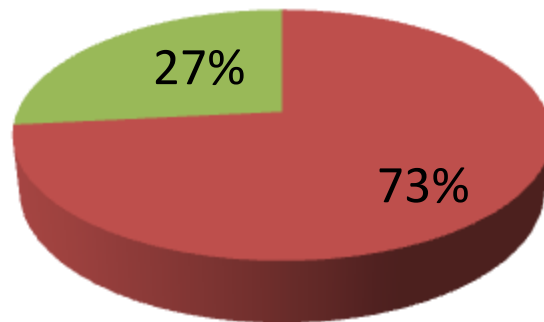
Proposed Nobin Udyokta Business Info

Business Name	:	KAZI KAMRUL STORE
Location	:	Chadgazi Bazar , Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 2,45,700/-
Financing	:	Self BDT 1,85,700/- (from existing business) 76% Required Investment BDT,60,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10ft. = 150 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Soft Drink,Biscuit,Soap,Musterd Oil, And Others etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in Rent place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soft drink,Soap,Wheel,Biscuits,etc	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Soft drink,Soap,Wheel,Biscuits,etc	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contributon Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		700	8400
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Soft drink	27,500	16,500	44,000
Soap	6,000	12,000	18,000
Wheel	7,600	15,200	22,800
Soyabeen oil	20,000	10,000	30,000
Parsut oil	32,000	6,300	38,300
Biscuit	7,600	0	7,600
Musterd oil	5,000	0	5,000
Cosmetics	40,000	0	40,000
Others	20,000	0	20,000
Total	165000	60,000	225000



- Entrepreneur's Contribution 165,000
- Investor's Investment 60,000
- Total 225,000

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Salary (Staff)		0	0
Entertainment		200	2400
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Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4500	54000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft drink,Soap,Wheel,Biscuits,etc	3100	93000	1116000	1171800	1230390
0	0	0	0	0	0
Total Sales(A)	3100	93000	1116000	1171800	1230390
Less Variable Expense (B)					
Soft drink,Soap,Wheel,Biscuits,etc	2635	79050	948600	996030	1045832
Total Variable Expense	2635	79050	948600	996030	1045832
Contributon Margin (CM) [C=(A-B)]	465	13950	167400	175770	184559
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7200	82800	83380	83969
Net Profit (E)= [C-D]		6750	81000	85050	89303
Investment Pay Back			24,000	24,000	24,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









