

Proposed NU Business Name: **KINGKON STORE**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KINGKON BIR
Age	:	07-12-1987 (30Years)
Education, till to date	:	Class SIX
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Mulgao P.O: Shantan para P.S: Kaliganj Dist: Gajipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RITA BIR
(iii) Father's name	:	VUPAL BIR
(iv) GB member's info	:	Branch : Kaliganj, Centre 05 (Female), Member ID: 5234, Group No: 05 Member since: 20-03-2007(10years) First loan: BDT 10000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: 23400
(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.)	:	No
Business Experiences and Training Info	:	0 years experience in running business.02 Years in own business he has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709119541
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RITA BIR joined Grameen Bank since 10 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

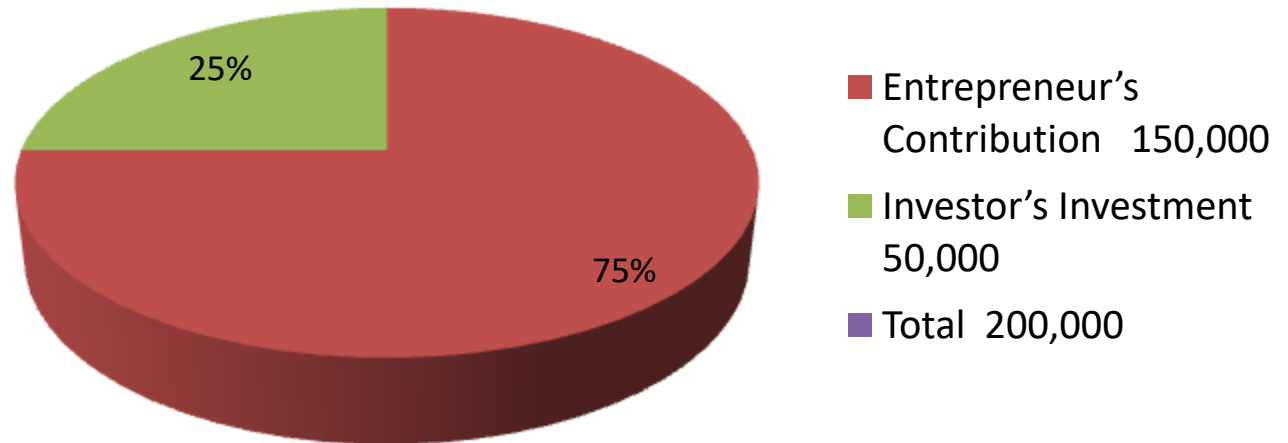
Business Name	:	KINGKON STORE
Location	:	Mulgao Pran RFL gate, kalitola.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity)50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Grossary item ,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from kaliganj.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery Item	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Grocery Item	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grocery Item			150,000			50,000	200,000
	0	0	150,000	0	0	50,000	200,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Grocery Item	3300	99000	1188000	1247400
0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400
Less Variable Expense (B)				
Straw, Bran, Medicine etc	2805	84150	1009800	1060290
Total Variable Expense	2805	84150	1009800	1060290
Contributon Margin (CM) [C=(A-B)]	495	14850	178200	187110
Less Fixed Expense				
Rent		2000	24000	24000
Electric Bill		500	6000	6300
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Gard		0	0	0
Generator		0	0	0
Mobil Bill		500	6000	6100
Total Fixed Cost (D)		8000	96000	96400
Net Profit (E)= [C-D]		6850	82200	86310
Investment Pay Back			30,000	30,000

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	50,000	
1.2	Net Profit	82,200	86310
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		52200
	Total Cash Inflow	132,200	138,510
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	52,200	108,510

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:
Experience & Skill : 02 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





FAMILY PICTURE

