

Proposed NU Business Name: **KHAN STORE**



Project identification and prepared by : Md Mehedi Hassan sweet
Sreepur Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	BILLAL HOSSAIN KHAN
Age	:	01-05-1985(34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brothers 02Sisters
Address	:	Vill:Khoje khani, P.O: Gosingha P.S: Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Baby
(iii) Father's name	:	Late : Abdul A jij Khan
(iv) GB member's info	:	Branch: kornopur, Centre # 7/8 (Female), Member ID: 1537/1, Group No: 06 Member since: 20-03-2000-2017 (17Years) First loan: BDT 10000
Further Information:		Existing Loan: /-, Outstanding loan:2300
(v) Who pays GB loan installment	:	Yourself
(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	:	10years experience in running business.
Other Own/Family Sources of Income	:	none
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824510240
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Baby joined Grameen Bank since 17 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHAN STORE
Location	:	Sreepur, Gazipur.
Total Investment in BDT	:	BDT 350000/=
Financing	:	Self BDT 300000/- (from existing business) 21% Required Investment BDT 50000/- (as equity) 79%
Present salary/drawings from business (estimates)	:	BDT 5000/=
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ Currently run a shop like as grossary item etc▪ Average 20% gain on sales.▪ The business is operating by entrepreneur. Existing no employe.▪ Collects goods from▪ The shop is won.▪ Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Grocery Item	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Grocery Item	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contributon Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
grossary			300,000			50,000	350,000
	0	0	300,000	0	0	50,000	350,000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery Item	3200	96000	1152000	1209600	1270080
	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		500	6000	6300	6600
Transportaion		5000	60000	63000	66150
Salary (Self)			0	0	0
Salary (Staff)		200	2400	2400	2400
Entertainment			0	0	0
Gard			0	0	0
Generator		500	6000	6000	6000
Mobil Bill			0	100	200
Total Fixed Cost (D)		6700	74400	77800	81350
Net Profit (E)= [C-D]		7700	92400	97020	101871
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60400	125420
	Total Cash Inflow	172,400	157,420	227,291
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	112,000	20,000	20,000
3	Net Cash Surplus	60,400	125,420	195,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

