

Proposed NU Business Name: **KHURSHED STORE**



Project identification and prepared by: Md. Ataur
Rahman, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KHURSHED
Age	:	04-06-1998(31 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 daughter
No. of siblings:	:	05 Brothers,01 Sisters
Address	:	Vill: Amlytola,P.O : Jalchatro, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. KHUKI BEGUM
(iii) Father's name	:	MD. SHARAFOT ALI
(iv) GB member's info	:	Branch: Arankhula, Centre # 26 (Female), Member ID: 3028, Group No: 07 Member since: 22-07-2009 (08Years) First loan: 10,000 taka. Existing loan: 20,000 taka Outstanding loan: 1880 taka
Further Information:		
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-444359
Mother's Contact No.	:	01775-150286
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KHUKI BEGUM joined Grameen Bank since 08 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	:	KHURSHED STORE
Location	:	Ghugur Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :123,500
Financing	:	Self BDT 73,500(from existing business) 60% Required Investment BDT 50,000(as equity)40 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 08 ft= 128 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

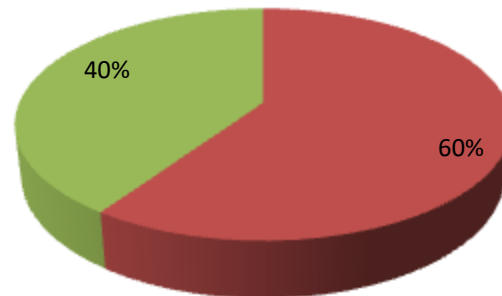
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
bakery, pan pata, chaul,chini,moyda,vushi etc.	2,500	75,000	900000
Total Sales (A)	2,500	75,000	900000
Less. Variable Expense			
bakery, pan pata, chaul,chini,moyda,vushi etc.	2,000	60,000	720000
Total variable Expense (B)	2,000	60,000	720000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6,000
Transportation		500	6000
Salary (self)		5000	60,000
Salary (staff)			0
Entertainment		100	120
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total fixed Cost (D)		6,800	80,520
Net Profit (E) [C-D]		8,200	99,480

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
chini	1	700	700	2	700	1400	2100
shaban	8	120	960	20	120	2400	3360
sharisha tel	8	95	760	25	95	2375	3135
shoyabin tel	3	550	1650	20	550	11000	12650
cosmetic shamagri	1	10000	10000	1	10000	10000	20000
komal pani	3	1700	5100	10	1700	17000	22100
detergent	14	90	1260	15	90	1350	2610
salt	25	35	875	50	35	1750	2625
			0		0	0	0
			0		0	0	0
others			2195			2725	4920
security			50,000				50000
Total			73500			50000	123500

Source of Finance



- Entrepreneur's Contribution
73,500
- Investor's Investment
50,000
- Total 123,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
bakery, pan pata, chaul,chini,moyda,vushi etc.	3,000	90,000	1080000	1134000	1190700
Total Sales (A)	3,000	90,000	1,080,000	1134000	1190700
Less. Variable Expense					
bakery, pan pata, chaul,chini,moyda,vushi etc.	2400	72,000	864,000	907200	952560
Total variable Expense (B)	2400	72,000	864,000	907200	952560
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226800	238140
Less. Fixed Expense					
Rent		500	6000	6,000	6,000
Electricity Bill		600	7200	7,800	8,300
Transportation		700	8,400	9,400	10,400
Salary (self)		5000	60000	60,000	60,000
Salary (self)		0	0	0	0
Entertainment		200	2,400	3,000	3,500
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	4,300	4,800
Total Fixed Cost		7,300	87,600	90,500	93,000
Net Profit (E) =[C-D]]		10,700	128,400	136,300	145,140
Investment Payback			20000	20,000	20,000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	54,000		
1.2	Net Profit	128,400	136,300	145,140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108,400	224,700
	Total Cash Inflow	182,400	244,700	369,840
2	Cash Outflow			
2.1	Purchase of Product	54,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	74,000	20,000	20,000
3	Net Cash Surplus	108,400	224,700	349,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

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খুরশেদ স্টোর ঘুঘুর বাজার, মধুপুর টাঙ্গাইল।



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FAMILY PICTURE

