

Proposed NU Business Name: **KORIM STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL KORIM
Age	:	25-09-1996 (21 Years)
Education	:	HSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 05 Sisters
Address	:	Vill: Mojlshpur ; P.O: Jowarkasar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	FORIDA BEGUM
(iii) Father's name	:	ABDUR ROUF
(iv) GB member's info	:	Branch: Dhormopur . Centre # 35 (Female), Member ID: 3234, Group No: 07 Member since: 02/04/2001 (11 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: Nill
(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	:	03 years experience in running business. 03 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.	:	01944-523540
Family's Contact No.	:	01860-500996
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FORIDA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	KORIM STORE
Location	:	Sibpur Bazar, Feni
Total Investment in BDT	:	BDT 122,000/-
Financing	:	Self BDT 72,000/- (from existing business) 59% Required Investment BDT 50,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuits, Cold Drinks, Cosmetics etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

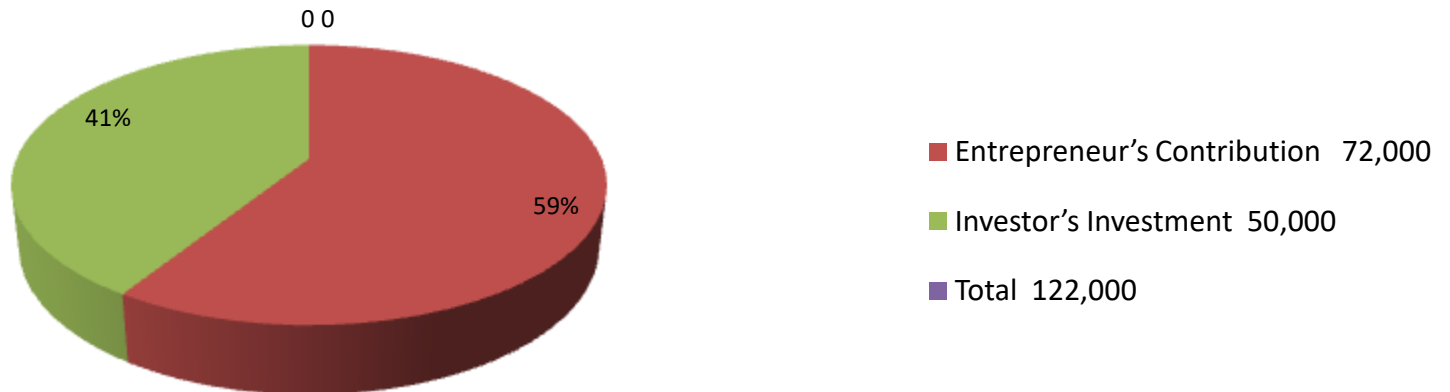
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuits, Cold Drinks, Cosmetics etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Biscuits, Cold Drinks, Cosmetics etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		7,900	94,800
Net Profit (E)= [C-D]		5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drink	10	400	4,000	10	400	4000	8,000
Juice	10	500	5,000	10	500	5,000	10,000
Biscuits	100	20	2,000	100	20	2,000	4,000
Chanachur	50	20	1,000	50	20	1,000	2,000
Chips	100	10	1,000	100	20	2,000	3,000
Oil	50	100	5,000	100	100	10,000	15,000
Soap	100	40	4,000	100	40	4,000	8,000
Cosmetics	1	20000	20,000	1	22000	22,000	42,000
Others	1	20000	20,000	0	0	0	20,000
Security	1	10000	10,000	0	0	0	30,000
Total	423	51090	72,000	471	23100	50,000	122,000

Source of Finance



Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Biscuits, Cold Drinks, Cosmetics etc	4,000	120,000	1440000	1512000	1587600
Total Sales (A)	4,000	120,000	1440000	1512000	1587600
Less Variable Expense					
Biscuits, Cold Drinks, Cosmetics etc	3,400	102,000	1224000	1285200	1349460
Total variable Expense (B)	3,400	102,000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000	226800	238140
Less Variable Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		500	6,000	6,500	7,000
Transportation		1,300	15,600	16,000	16,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		8,500	102,000	103,100	104,400
Net Profit (E)= [C-D]		9,500	114,000	123,700	133,740
Investment Payback			20,000	20,000	20,000

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	114,000	123,700	133,740
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94,000	197,700
	Total Cash Inflow	164,000	217,700	331,440
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	94,000	197,700	311,440

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shibpur, Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

