

Proposed NU Business Name: **KARIM STORE**



Project identification and prepared by: Ramendra Nath Halder
Sonagazi, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: NUR KARIM
Age	:	18/09/1982 (35Years)
Education, till to date	:	Class - 08
Marital status	:	Married
Children	:	Sons 02 Daughter 01
No. of siblings:	:	06 Brother 02 Sisters
Address	:	Vill : Palgiri P.O: Somobai Bazar P.S: Sonagazi, 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	:	ZULEKHA KHATUN
(iii) Father's name	:	LATE: MD: MOSTOFA
(iv) GB member's info	:	Branch: Chore Dorbesh, Centre # 06/(Female), Member ID:6221/1, Group No: 09 Member since: 29-10-2009 (8 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0/-
(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	:	04 Years Experience 04 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	NO
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01820-286722
Mother's Contact No.	:	01820-208921
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ZULEKHA KHATUN joined Grameen Bank since 08 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

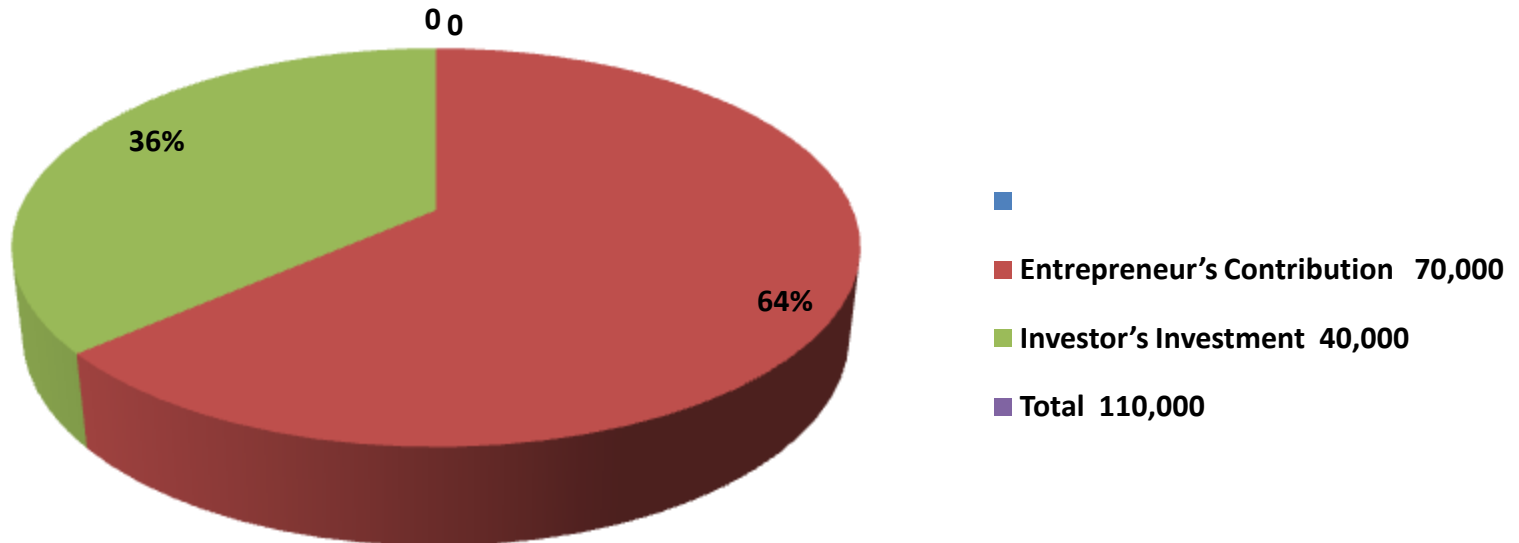
Business Name	:	KARIM STORE
Location	:	Palgiri mosque near, sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,10,000/-
Financing	:	Self BDT 70,000/- (From Existing Business) 64% Required Investment Bdt,40,000(as Equity) 36%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 300 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 Cole Drinks, Tea, Pan,Egg,Biskit & Others. ▪Average 30% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From sonagazi. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cole Drinks, Tea, Pan,Egg,Biskit & Others.	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Cole Drinks, Tea, Pan,Egg,Biskit & Others.	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		400	30000
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		5800	69600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cold drinks	20	900	18,000	30	900	27,000	45,000
juce	10	700	7,000	0	0	0	7,000
biskit	30	50	1,500	20	50	1,000	2,500
others	0	0	23,500	0	0	12,000	35,500
Security	0	0	20,000	0	0		20,000
Total	60	1650	70,000	50	950	40,000	110,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cole Drinks, Tea, Pan,Egg,Biskit & Others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Cole Drinks, Tea, Pan,Egg,Biskit & Others	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		400	4800	4800	4800
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6200	74400	74800	75200
Net Profit (E)= [C-D]		11800	141600	148680	156114
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	141,600	148680	156114
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121600	250280
	Total Cash Inflow	191,600	270,280	406,394
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	70,000	20,000	20,000
3	Net Cash Surplus	121,600	250,280	386,394

SWOT ANALYSIS

STRENGTH

Employment: Self: 01
Family:00Others:04Experience & Skill : 04Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Palgiri Mosque neae,
sonagazi, Feni.
Regular customers.

THREATS

Theft
Fire
Political unrest

Pictures







