

Proposed NU Business Name: **KALAM STORE**



Project identification and prepared by: Md Jamal Hossain,  
Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABUL KALAM</b>
Age	:	12-02-1983 (34 Years)
Education, till to date	:	Class 7
Marital status	:	married
Children	:	01 Daughter, 02 Sons
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Ban Gata P.O: dohar ; P.S: Dohar, Dist: Dhaka.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHEFALI</b>
(iii) Father's name	:	<b>RAHIM BAPARI</b>
(iv) GB member's info	:	Branch:-joypara, Centre # 50 (Female), Member ID: 2329, Group No: 05 Member since: 2012-2017 (05Years) First loan: BDT 5000/- Existing loan: 25,000 Outstanding loan: 5480
Further Information:	:	
(v) Who pays GB loan installment	:	Son
(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. 005 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.	:	01779-909890
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHEFALI** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

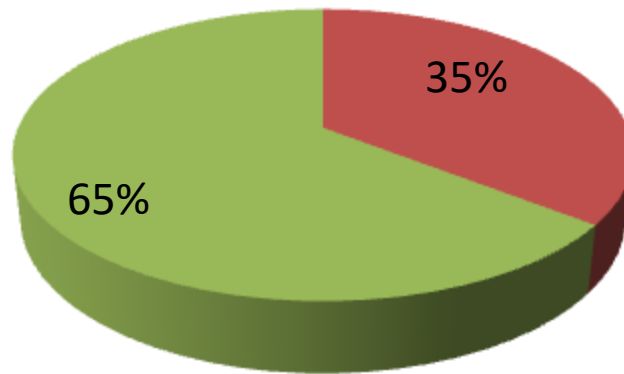
Business Name	:	<b>KALAM STORE</b>
Location	:	Bangata Auto Stand ,Dohar, Dhaka
Total Investment in BDT	:	BDT 62,000/-
Financing	:	Self BDT 22,000/- (from existing business) 74% Required Investment BDT 40,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Softdrink,Mobile Card, &amp; all Veterinary items, etc.</li><li>▪Average gain on 25% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from local market.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Biscute, Bakari Item, Soft Drink, Chief ETC	1200	36000	432000
	0	0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Biscute, Bakari Item, Soft Drink, Chief ETC	840	25200	302400
Total Variable Expense	840	25200	302400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Mobile Bill		200	2400
Total Fixed Cost (D)		5400	64800
Net Profit (E)= [C-D]		5400	64800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Biscute	6	350	2,100	15	350	5,250	7,350
Bakari item			2,500			10,000	12,500
Soft Drink	10	550	5,500	20	550	11,000	16,500
chifs	50	12	600	100	12	1,200	1,800
Others			11,300		12550	12,550	23,850
	<b>66</b>	<b>912</b>	<b>22,000</b>			<b>40,000</b>	<b>62000</b>



- Entrepreneur's Contribution 22,000
- Investor's Investment 40,000
- Total 62,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Biscute,Bakari Item, Soft Drink,Chief ETC</b>	1500	45000	540000	567000	595350
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>	396900	<b>416745</b>
<b>Total Variable Expense</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>	<b>396900</b>	<b>416745</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>170100</b>	<b>178605</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>5400</b>	<b>64800</b>	<b>65200</b>	<b>65600</b>
<b>Net Profit (E)= [C-D]</b>		<b>8100</b>	<b>97200</b>	<b>102060</b>	<b>107163</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	97,200	102060	107163
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77200	159260
	<b>Total Cash Inflow</b>	<b>137,200</b>	<b>179,260</b>	<b>266,423</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>60,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>77,200</b>	<b>159,260</b>	<b>246,423</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# Family picture

