

Proposed NU Business Name: **KAMRUL STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMRUL HOSSAIN
Age	:	17-07-1983(34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01Son,01 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill:South Rajoshpur. P.O:Shaldhor Bazar P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNEWARA BEGUM
(iii) Father's name	:	ROBIUL HOSSAIN
(iv) GB member's info	:	Branch: Porshuram, Centre # 48(Female), Member ID:3943/2, Group No: 01 Member since: 10-05-2008-2013(5 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 000/-
(v) Who pays GB loan installment	:	No
(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	:	11(Years) Nil
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862054807
Mother's Contact No.	:	01829169630
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEWARA BEGUM joined Grameen Bank since 09 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

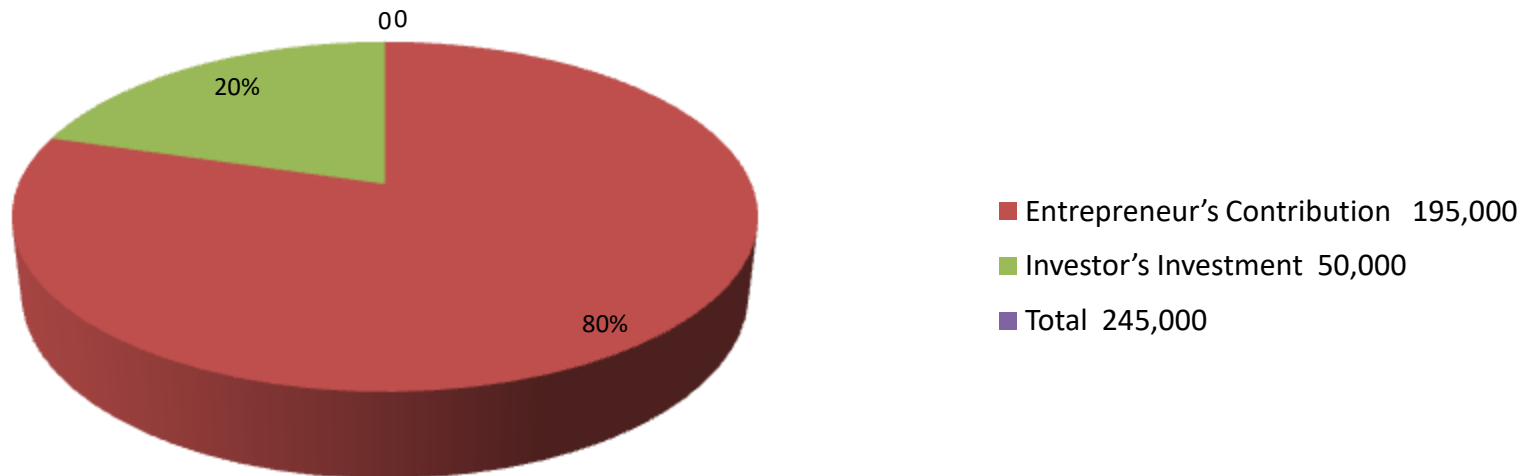
Proposed Nobin Udyokta Business Info

Business Name	:	KAMRUL STORE
Location	:	Rajoshpur Bazar, Porshuram, Feni.
Total Investment in BDT	:	BDT 245,000/-
Financing	:	Self BDT 195000(from existing business) 80% Required Investment BDT 50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT
Size of shop	:	15 ft x 10 ft. = 150square ft
Security of the shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Straysonari, gift item, cosmeticks, others.. ▪Average 12% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employee. ▪He is doing his business in renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
biscute,chanachur,cake,water,gift item,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
biscute,chanachur,cake,water,gift item,others	3520	105600	1267200
Total Variable Expense	3520	105600	1267200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		700	8400
Electric Bill		1500	18000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		5900	70800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
staytonary	0	0	30,000			10,000	40,000
gift item	0	0	40,000			20,000	60,000
cosmetics	0	0	100,000			10,000	110,000
others	0	0	20,000			10,000	30,000
security	0	0	5,000			0	5,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	0	0	195,000	0	0	50,000	245,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscute,chanachur,cake,water,gift item,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4400	132000	1584000	1663200	1746360
Total Variable Expense	4400	132000	1584000	1663200	1746360
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		1500	18000	18300	18600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		8500	102000	102580	103169
Net Profit (E)= [C-D]		9500	114000	119700	125685
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	114,000	119700	125685
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94000	193700
	Total Cash Inflow	164,000	213,700	319,385
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	94,000	193,700	299,385

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 15Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Rajoshpur
Bazar,parshoram,feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







কদুর তেল কদুর তেল

আধুনিক সুখটাই অমূল্য সুখো

৪GB ১GB
২GB ১GB
১GB ১GB

Aftel

পরিচয়

১	১০০ টাকা (১০০০)	১০০০
২	২০০ টাকা (২০০০)	২০০০
৩	৩০০ টাকা (৩০০০)	৩০০০
৪	৪০০ টাকা (৪০০০)	৪০০০
৫	৫০০ টাকা (৫০০০)	৫০০০
৬	৬০০ টাকা (৬০০০)	৬০০০
৭	৭০০ টাকা (৭০০০)	৭০০০
৮	৮০০ টাকা (৮০০০)	৮০০০
৯	৯০০ টাকা (৯০০০)	৯০০০
১০	১০০০ টাকা (১০০০০)	১০০০০

RA
CHALK
& QUALITY

MOSLEM C

RA
CHALK
& QUALITY

MOSLEM



FAMILY PICTURE

