

**Proposed NU Business Name: KALAM GENERAL STORE**

Project identification and prepared by: Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem uddin



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

Name	:	<b>MD. ABUL KALAM</b>
Age	:	22-01-1984 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother & 1 Sister'
Address	:	Vill: South Salna ; P.O: Salna Bazer;P.S: Gazipur Shadar ;Dist: Gazipur
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>NASIMA BEGUM</b>
(iii) Father's name	:	<b>MD. NURUL ISLAM</b>
(iv) GB member's info	:	Branch: Kaultia , Centre # 60 (Female), Member ID: 7952; Group No: 01 Member since: 02-01-1992 ( 26Years) First loan: BDT 3,000/- Last Loan : 300,000 Outstanding loan: 272,000/=
Further Information:		
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01760940940
Family's Contact No.	:	01918978094
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NASIMA BEGUM** joined Grameen Bank since 26 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	: <b>KALAM GENERAL STORE STORE</b>
Location	:	Salna Bazer, Gazipur
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 130,000/- (from existing business) 62% Required Investment BDT 80,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Rice,Oil,Pulase,Washing Powder,Soap,Jus,Dnish Milk,Cosmitics,Gas Clinder,Gas Stove etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop .</li> <li>▪Collects goods from Joydebpour,Gazipur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business (BDT)

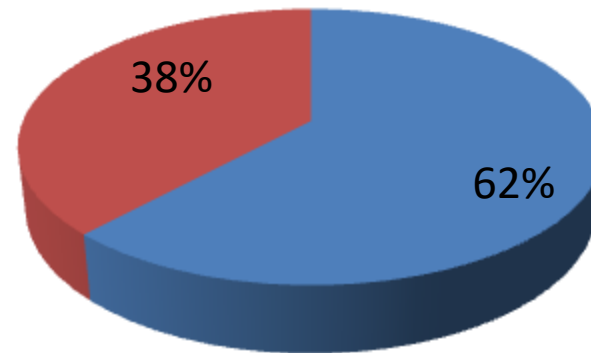
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery	3000	90000	1080000
	0	0	0
<b>Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Grocery	2550	76500	918000
<b>Total variable Expense (B)</b>	2,550	76500	918000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13500	162000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,100	73200
<b>Net Profit (E)= [C-D]</b>		7,400	88800

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	6	2400	14,400	10	2,500	25,000	39,400
Oil	200	52	10,400	1	14,500	14,500	24,900
Pulase	2	3250	6,500	0	5,000	0	6,500
Washing Powder	500	15	7,500	0	350	0	7,500
Soap	300	40	12,000	0	450	0	12,000
Jus	10	715	7,150	0	550	0	7,150
Dnish Milk	100	45	4,500	0	0	0	4,500
Cosmitics	150	52	7,800	1	16,000	16,000	23,800
Gas Clinder	20	965	19,300	0	0	0	19,300
Gas Stove	25	900	22,500	0	37,000	0	22,500
Others	1	17950	17,950	1	24,500	24,500	42,450
Scurity	0	20000	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>1314</b>	<b>0</b>	<b>130,000</b>	<b>13</b>	<b>0</b>	<b>80,000</b>	<b>210,000</b>

## Source of Finance

- Entrepreneur Contribution=130000
- Investors Investment=80000
- Total=210000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Grocery	4000	120000	1440000	1512000	1587600
		0	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000	1512000	1587600
<b>Less Variable Expense</b>			0		
Grocery	3400	102000	1224000	1285200	1349460
			0		
<b>Total variable Expense (B)</b>	3,400	102000	1224000	1285200	1349460
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>			0		
Rent		0		0	0
Electricity bill		300	3600	4100	4600
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		100	1200	1200	1200
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
<b>Total fixed cost (D)</b>		6,650	79,800	80,900	82000
<b>Net Profit (E)= [C-D]</b>		11350	136200	145,900	156140
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## Cash flow projection on business plan (rec. & Pay)

SR#	<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	80,000		
1.2	Net Profit	136200	145,900	156140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104,200	218100
	<b>Total Cash Inflow</b>	216200	250100	374240
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	104,200	218100	342240

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1others: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 shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







LM GAS



88 LP GAS

(Eco Friendly Fuel)

12 KG

12



