

Proposed NU Business Name: **M/S KAMAL GENERAL STORE**



Project identification and prepared by: Modon Kumar Biswas,
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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Kamal Hossain
Age	:	05-04-1982 (35 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	06 Brothers 02 Sisters
Address	:	Vill: Holan ,P.O: Dakshinkhan ,P.S: Dakshinkhan, 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	:	Nurunnasa
(iii) Father's name	:	Noyab Miah
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 17 (Female), Member ID: 7364 , Group No: 12 Member since: 02-10-1997(20Years) First loan: BDT = 3,000 /-
Further Information:		Outstanding loan:= 96300/-Last loan:BDT=150000/-
(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 & Skill Own Business and Training Info	:	02 years of business experience. : 02 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01618-668607
Family's Contact No.	:	01718-888053
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nurunnasa joined Grameen Bank since 20 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	:	M/S Kamal General Store
Location	:	Holan ,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 120,000/- (from existing business) 55 % Required Investment BDT 100,000/- (as equity) 45 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 16 ft= 224 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice ,Dal,Moyda,Suger,Bakery,Soft Drink,Soap,Cosmetics etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Owner .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

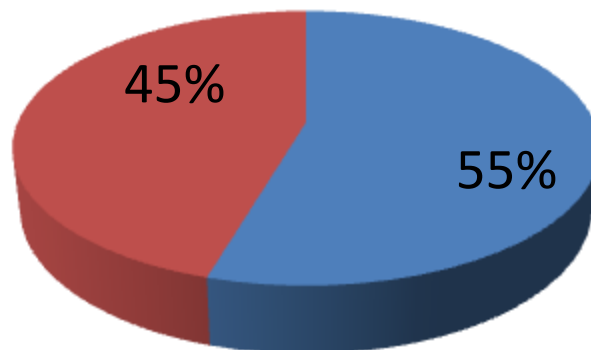
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery	2,200	66,000	792,000
	0	0	0
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Grocery	1,760	52,800	633,600
Total variable Expense (B)	1,760	52,800	633,600
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		800	9,600
Transportation		1,200	14,400
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	15	2850	42750	Rice	18	2850	51,300	94,050
Dal	50	102	5100	Dal	100	102	10,200	15,300
Moyda	2	1300	2600	Moyda	4	1300	5,200	7,800
Suger	1	2700	2700	Suger	2	2700	5,400	8,100
Bekary	130	62	8060	Bekary	100	62	6,200	14,260
Soft Drink	5	450	2250	Soft Drink	10	450	4,500	6,750
Soap	200	30	6000	Soap	100	30	3,000	9,000
Cosmetics	50	105	5250	Cosmetics	100	105	10,500	15,750
			0				0	0
Machenaries			40000				0	40,000
Others			5290	Others			3,700	8,990
Total			120000				100,000	220,000

Source of Finance

■ Entrepreneur's contribution 120000 ■ Investor's Investment 100000 ■ Total 220000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery	3,100	93,000	1,116,000	1,171,800	1,230,390
	0	0	0	0	0
Total Sales (A)	3,100	93,000	1,116,000	1,171,800	1,230,390
Less. Variable Expense					
Grocery	2,480	74,400	892,800	937,440	984,312
Total variable Expense (B)	2,480	74,400	892,800	937,440	984,312
Contribution Margin (CM) [C=(A-B)]	620	18,600	223,200	234,360	246,078
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		840	10,080	10,584	11,113
Transportation		1,320	15,840	16,632	17,464
Mobile Bill		600	7,200	7,560	7,938
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		667	8,000	8,000	8,000
Total Fixed Cost		8,727	104,720	106,556	108,484
Net Profit (E) [C-D]		9,873	118,480	127,804	137,594
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	118,480	127,804	137,594
1.3	Depreciation (Non cash item)	8,000	8,000	8,000
1.4	Opening Balance of Cash Surplus		86,480	182,284
	Total Cash Inflow	226,480	222,284	327,878
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	86,480	182,284	287,878

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

