

Proposed NU Business Name: **KASEM STORE**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Eabadot Hossain



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

Name	:	<b>ABUL KASEM</b>
Age	:	17-12-1983 ( 35 Years)
Education, till to date	:	SSC
Marital status	:	married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brothers,03 Sisters
Address	:	Villi: Charparboti, P.O: Chawdhury Hat, P.S: Companugong, Dist: Noakhali
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>NUR JAHAN</b>
(iii) Father's name	:	<b>ABUL BASAR</b>
(iv) GB member's info	:	Branch: Charparboti , Centre # 18(Female), Member ID: 1705, Group No: 02 Member since: 2005-2011 (06Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: Nill
(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	:	13years experience in running business. 05 Years in own business. He has 08 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-921927
Family's Contact No.	:	01817-001593
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuyain Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

### **NUR JAHAN**

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>KASEM STORE</b>
Location	:	Chawdhury Hat
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 230,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 08 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Monohory Items.</li><li>▪Average 25% gain on sales.</li><li>▪The shop is Ranted.</li><li>▪The business is operating by entrepreneur. Existing One employee.</li><li>▪One will be appointed after getting equity money</li></ul> Collects goods from Feni & Dhaka <ul style="list-style-type: none"><li>▪Agreed grace period is 3 months.</li></ul>

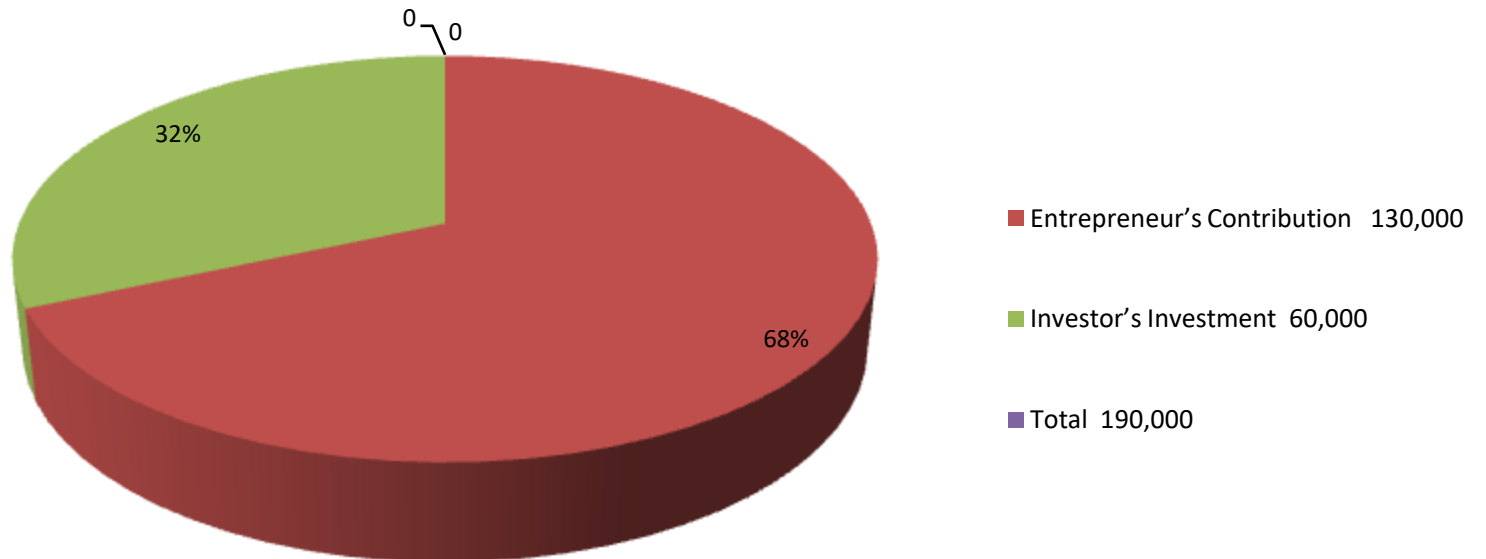
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Gas & Cooker etc.	6,000	180000	2160000
<b>Total Sales (A)</b>	6,000	180000	2160000
<b>Less Variable Expense</b>			
Gas & Cooker etc.	4200	126000	1512000
<b>Total variable Expense (B)</b>	4200	126000	1512000
<b>Contribution Margin (CM) [C=(A-B)</b>	1800	54000	648000
<b>Less Variable Expense</b>			
Rent		2500	30000
Electricity bill		1000	12000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		500	6000
Gird		200	2400
Generator		200	2400
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		21900	262800
<b>Net Profit (E)= [C-D]</b>		<b>32100</b>	<b>385200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Biscuits	100	50000	50000	0	0	0	100000
Cooker	300	2500	750000	20	2500	50000	800000
Others	0	0	0	0	0	10000	10000
Security	0	0	150000	0	0	0	150000
<b>Total</b>	<b>400</b>	<b>3500</b>	<b>1300000</b>			<b>60000</b>	<b>190000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Gas & Cooker etc.	6900	207000	2484000	2608200
<b>Total Sales (A)</b>	6900	207000	2484000	2608200
<b>Less Variable Expense</b>				
Gas & Cooker etc.	4830	144900	1738800	1825740
<b>Total variable Expense (B)</b>	4830	144900	1738800	1825740
<b>Contribution Margin (CM) [C=(A-B)]</b>	2070	62100	745200	782460
<b>Less Variable Expense</b>				
Rent		2500	30000	30000
Electricity bill		1500	18000	18200
Transportation		2200	26400	26600
Salary (self)		5000	60000	60000
Salary(staff)		15000	180000	180000
Entertainment		500	6000	6000
Gird		200	2400	2400
Generator		200	2400	2400
Mobile bill		700	8400	8600
<b>Total fixed cost (D)</b>		27800	333600	350280
<b>Net Profit (E)= [C-D]</b>		34300	411600	432180
Investment Payback			<b>24000</b>	<b>24000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>204,000</b>	<b>223,380</b>	<b>239,724</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		190,000	389,380
	<b>Total Cash Inflow</b>	264,000	413,380	629,104
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)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	74,000	24,000	24,000
3	<b>Net Cash Surplus</b>	190,000	389,380	605,104

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:00  
Experience & Skill : 13 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

Pictures











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Milk  
100g

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# FAMILY PICTURE

