

Proposed NU Business Name: **KASHEM STORE**



Project identification and prepared by: Md. Jahangir,
Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	Mamun Dewan
Age	:	10-05-1982 (33 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	4 Brothers & 2 Sister
Address	:	Vill: Telirbil, P.O: Poncosar, P.S: Munsigonj Sadar, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAJIYA BEGUM
(iii) Father's name	:	LATE ABDUL KASHEM
(iv) GB member's info	:	Branch: Poncosar, Centre # 13(Female), Member ID: 2137, Group No: 01 Member since: 25-07-1997 (15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 90000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	17 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01986-780176
Mother's Contact No.	:	01941-488185
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAJITA BEGUM joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KASHEM STORE
Location	:	Dorgabari, Mirkadim, Munsigonj
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 100,000/-(from existing business) 50% Required Investment BDT 100,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 10ft= 200square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Munsigonj.▪Agreed grace period is 3 months.

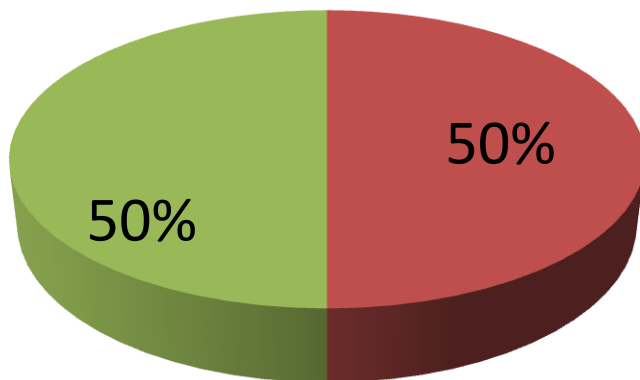
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Grocery Item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		2,200	26,400
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		200	2,400
Entertainment		200	2,400
Total fixed Cost (D)		8,400	36,000
Net Profit (E) [C-D]		5,100	126,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ice-cream (600 x 50)	30,000	30,000	60,000
Soft drinks (10 x 450)	4,500	30,000	34,500
Biscuit, Chanachur	10,000	0	10,000
Soya bin oil (100 x 83)	8,300	0	8,300
Mustard Oil (50 x 110)	5,500	0	5,500
Rice (20 x 2000)	40,000	40,000	80,000
Onion (40 x 28)	1,120	0	1,120
Others	580	0	580
Total	100,000	100,000	200,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,250	127,500	1,530,000	1,606,500
Total Sales (A)	4,250	127,500	1,530,000	1,606,500
Less. Variable Expense				
Grocery Item	3,613	108,375	1,300,500	1,365,525
Total variable Expense (B)	3,613	108,375	1,300,500	1,365,525
Contribution Margin (CM) [C=(A-B)]	638	19,125	229,500	240,975
Less. Fixed Expense				
Rent		2,200	26,400	26,400
Electricity Bill		500	6,000	7,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		400	4,800	5,500
Entertainment		200	2,400	3,000
Total Fixed Cost		8,700	104,400	107,400
Net Profit (E) [C-D]		10,425	125,100	133,575
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	125,100	133,575
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		65,100
	Total Cash Inflow	225,100	198,675
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	65,100	138,675

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 17 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



TIP

শেরা ১নং ময়দা
শান্তিপুর জেলা
শান্তিপুর

CITY





7up

since 1929

তাল | FEEL UP



স্বাদু
বিশ্ব

LUX



pepsi™



Small white label on the rusty metal pillar with illegible text.








Ice cream

TIP

FLAVOR

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

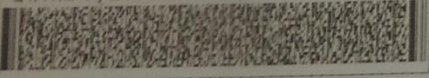


নাম: মামুন দেওয়ান
 Name: Mamun Dewan
 পিতা: মৃত আবুল কাশেম
 মাতা: রাজিয়া বেগম
 Date of Birth: 10 May 1982
 ID NO: 5915676183373

মামুন

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কেউকে পাঠানো গেলে নিরীহ পোষ্ট অফিসে অন্য সেবার জন্য অনুরোধ করা যাবে।
 ঠিকানা: গ্রাম/রাঙ্গা: তেলির বিল, ডাকঘর: পঞ্চদার - ১৫০০, মুন্সিগঞ্জ সদর, মুন্সিগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/০৫/২০০৮



প্রত্যয়ন পত্র

অনামি মরিয়ম বেগম এই মর্মে প্রত্যয়ন করিতেছি যে, মরিয়ম বেগম দাঁড় ২৫ বছর প্রায়ের আশ্রিত মামুন ছিলেন। তিনি একজন গাং মামুন ছিলেন। তিনি সু-স্থানী ছিলেন না।

মরিয়ম

স্বাক্ষর:-
 নামঃ মরিয়ম বেগম
 জন্মঃ পুর্নিচ, তেলিতিলি,
 গ্রামঃ তেলিতিলি,
 ডাকঘরঃ পঞ্চদার
 থানাঃ মাদার
 জেলাঃ মুন্সিগঞ্জ।

স্বাক্ষর:-

১) মিলিট গাংসার

২) ১/০৫/১৫

FAMILY PICTURE

