

Proposed NU Business Name: **KALAM STORE**



Project identification and prepared by: Md. Shohidul Islam,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABUL KALAM
Age	:	18-09-1982 (34 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: Chondipur, P.O: Bagha, P.S: Bagha, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RAJIYA BEGUM
(iii) Father's name	:	MD. BANAT ALI MONDOL
(iv) GB member's info	:	Branch: Monigram , bagha, Centre # 47(Female), Member ID: 3412/1, Group No: 03 Member since: - 15-07-1996 -2011 (5 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: BDT NIL
(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 and Training Info	:	18 years experience in running business. He has 1 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734628145
Mother's Contact No.	:	01784777918
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAJIYA BEGUM joined Grameen Bank since 5 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KALAM STORE
Location	:	Chondipur own house
Total Investment in BDT	:	BDT 90000/-
Financing	:	Self BDT 40000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 30ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery itemsetc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bagha.▪Agreed grace period is 3 months.

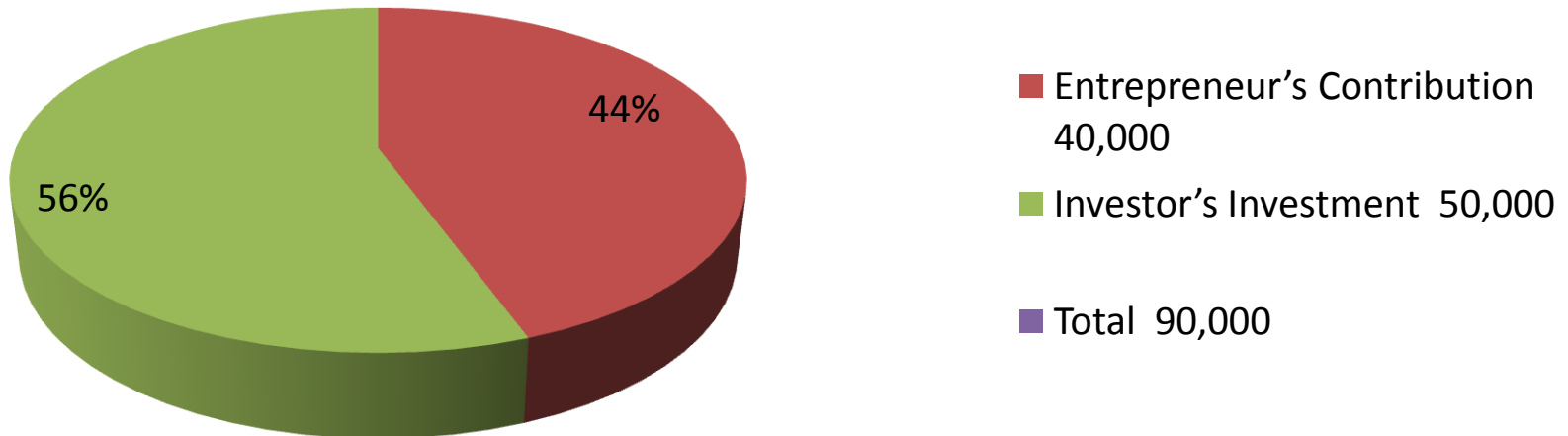
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Grocery item	1700	51000	612000
Total Variable exp. (B)	1700	51000	612000
Contribution Margin CM [C= (A-B)]	300	9000	108000
less fixed exp.			
Rent		0	0
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		4000	48000
Bank Charge		100	1200
Entertainment		200	2400
Guard		0	0
Genaretor		0	0
Mobile		200	2400
total fixed cost (D)		5200	62400
Net profit (E) [C-D]		3800	45600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Digel	20	420	8,400	5	1,800	9,000	17,400
Drinks	8	480	3,840	100	100	10,000	13,840
Fried rice	20	25	500	200	200	40,000	40,500
Chanachur , Atta	100	21	2,100	100	100	10,000	12,100
Sit Cover	20	100	2,000				
Cycle parts	10	320	3,200				
Soap, biskut	20	200	4,000	100	50	5,000	4,000
Rice				100	150	15,000	
Total	198		40,000	505		50,000	90,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Grocery Item	3000	90000	1080000	1134000
Total Sales (A)	3000	90000	1080000	1134000
less variable Expenses				
Grocery item	2550	76500	918000	963900
Total variable Expenses (B)	2550	76500	918000	963900
Contribution Margin (CM)= (A-B)	450	13500	162000	170100
Less Fixed Expenses				
Rent		0	0	0
Electricity bill		200	2400	16000
Transportation		700	8400	35000
Salary (self)		5000	60000	60000
Bank Charge		100	1200	1200
Entertainment		200	2400	2400
Guard		0	0	0
Genaretor		0	0	0
Mobile		300	3600	7400
Total Fixed Cost		6500	78000	122000
Net Profit (E) (C-D)		7000	84000	48100
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	84,000	48,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		54,000
	Total Cash Inflow	134000	102100
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	54,000	72100

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:0
Experience & Skill : 18 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



A white document or piece of paper held by the man, containing some illegible text and a rectangular border.

KIRO









Spicy
Hot & Spicy
Chutney

आपका स्वाद
आपका स्वाद

TRULY BRITISH

MKS
MKS

आपका स्वाद
आपका स्वाद

FAMILY PICTURE

