

Proposed NU Business Name: **KIBRIA STORE**



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	GOLAM KIBRIA
Age	:	21-06-91 (27 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother, 1 Sister
Address	:	Vill: Narayon potti, P.O: Rohitpur, P.S: Keraneegonj, 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	:	KAHINUR BEGUM
(iii) Father's name	:	MD. ASHRAB UDDIN
(iv) GB member's info	:	Branch: Rohitpur, Centre # 31(Female), Member ID: 2443, Group No: 06 Member since: 1990-1997 (7Years) First loan: BDT 500
Further Information:		Existing Loan: BDT 10000, Outstanding loan: 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	:	4 years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01826051970
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAHINUR BEGUM joined Grameen Bank since 7 years ago. At first she took 500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KIBRIA STORE
Location	:	Narayon potti more, Chowdhuri para
Total Investment in BDT	:	BDT 305,000/-
Financing	:	Self BDT 225000/-(from existing business) 74% Required Investment BDT 80,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item, cosmetics etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

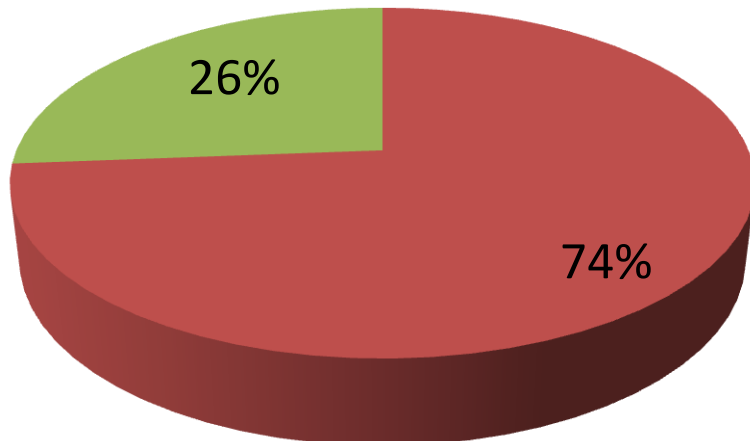
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery & cosmetics item	2800	84000	1008000
Bikash & Flexi	180	5400	64800
Total sales (A)	2980	89400	1072800
Less Variable Exp.			
Grocery & cosmetics item	2380	71400	856800
Total Variable exp. (B)	2380	71400	856800
Contribution Margin CM [C= (A-B)]	600	18000	216000
less fixed exp.			
Rent		1600	19200
Electricity bill		400	4800
Transportation		3000	36000
Salary (self)		5000	60000
Entertainment		300	3600
Mobile		300	3600
total fixed cost (D)		10600	127200
Net profit (E) [C-D]		7400	88800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	400	150	60,000	167	150	25,050	85,050
Masalla	100	450	45,000			0	45,000
Milk	15	600	9,000			0	9,000
Salt	80	600	48,000			0	48,000
Oil , pulses	15	700	10,500	2	5500	11,000	21,500
Rice	30	600	18,000	12	2500	30,000	48,000
Flours	50	90	4,500			0	4,500
others	100	100	10,000	93	150	13,950	23,950
Bikash & Flexi	10	2000	20,000			0	20,000
Total	800		225,000	274		80,000	305,000

Source of Finance



- Entrepreneur's Contribution 225,000
- Investor's Investment 80,000
- Total 305,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery & cosmetics item	3500	105000	1260000	1323000	1389150
Bikash	280	8400	100800	105840	111132
Total Sales (A)	3780	113400	1360800	1428840	1500282
less variable Expenses					
Grocery & cosmetics item	2975	89250	1071000	1124550	1180778
Total variable Expenses (B)	2975	89250	1071000	1124550	1180778
Contribution Margin (CM)= (A-B)	805	24150	289800	304290	319504.5
Less Fixed Expenses					
Rent		1600	19200	19200	19200
Electricity bill		400	4800	16000	3000
Transportation		3000	36000	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobile		400	4800	7400	4800
Total Fixed Cost		10700	128400	141200	93600
Net Profit (E) (C-D)		13450	161400	163090	225904.5
Investment Payback			32000	32000	32000

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	161,400	163,090	225904.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		129,400	260490
	Total Cash Inflow	241400	292490	486394.5
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
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	129,400	260490	454394.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 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









Shalimar's COCONUT OIL Mera Pyar Shalimar Shalimar's COCONUT OIL Mera Pyar Shalimar Shalimar's COCONUT OIL Mera Pyar Shalimar Shalimar's COCONUT OIL Mera Pyar Shalimar Shalimar's COCONUT OIL Mera Pyar Shalimar

LEXUS
Extra 50%
High End Toothbrush

Matador
Tooth Brush
24 支装
高级牙刷
产品型号:
HS31 HS43
HS32 HS44
HS33 HS45
HS34 HS46

HS35 HS47
HS40 HS52
HS41 HS53
HS42 HS54

Tibet
Luxury
Moisturizer

Cute
Body Lotion

FAMILY PICTURE

