

Proposed NU Business Name: **KHOKON STORE**



Project identification and prepared by: Md. Golam rusul,
Munsignonj Unit, Munsignonj

Project verified by: Sushanto Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. IMON AHAMED |
| Age | : | 25-09-1987 (29 Years) |
| Education, till to date | : | CLASS 8 |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 3 Brothers & 1 Sister |
| Address | : | Vill: Sakhari bajar, P.O: Rampal, P.S: Munsigonj, 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 | : | MORIOM BEGUM |
| (iii) Father's name | : | MD. IBRAHIM MIAH |
| (iv) GB member's info | : | 2Branch: Ponchasar, Centre # 48(Female), Member ID: 2354/2, Group No: 02 Member since: 16-8-1998 (11 Years) First loan: BDT 3,000 |
| Further Information: | | Existing Loan: BDT 50000, 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 | : | 10 years experience in running business. He has 10 Years training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01994389919 |
| Mother's Contact No. | : | 0196528520 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIOM BEGUM joined Grameen Bank since 11 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | KHOKON STORE |
| Location | : | Kathaltola, Rikabi bazar, Munsigonj |
| Total Investment in BDT | : | BDT 145000/- |
| Financing | : | Self BDT 85000/-(from existing business) 59% Required Investment BDT 60,000/-(as equity) 41% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10ft x 10ft= 100square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Munsigonj rikabi bazar.▪Agreed grace period is 3 months. |

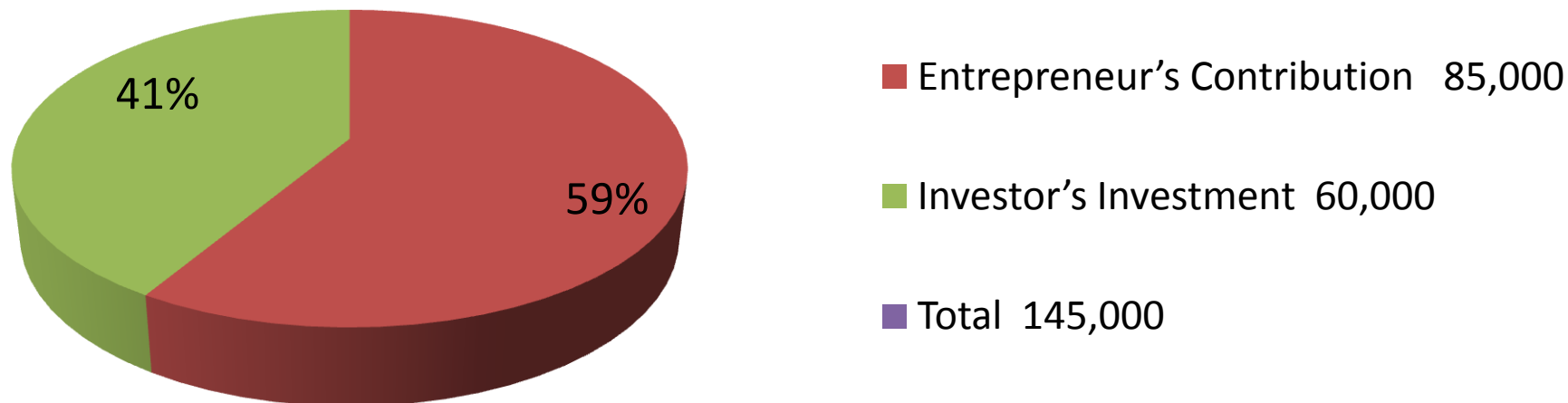
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|--------------|---------------|
| Revenue (sales) | | | |
| Grocery item | 2590 | 77700 | 932400 |
| Total sales (A) | 2590 | 77700 | 932400 |
| Less Variable Exp. | | | |
| | | | |
| Grocery item | 2201.5 | 66045 | 792540 |
| Total Variable exp. (B) | 2201.5 | 66045 | 792540 |
| Contribution Margin CM [C= (A-B)] | 388.5 | 11655 | 139860 |
| less fixed exp. | | | |
| Electricity bill | | 300 | 3600 |
| Transportation | | 1140 | 13680 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 100 | 1200 |
| Guard | | 150 | 1800 |
| Mobile | | 300 | 3600 |
| total fixed cost (D) | | 6990 | 83880 |
| Net profit (E) [C-D] | | 4665 | 55980 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------|------------|------------|---------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| rice | 25 | 1800 | 45,000 | 16 | 500 | 8,000 | 53,000 |
| oil | 150 | 90 | 13,500 | 100 | 90 | 9,000 | 22,500 |
| pulses | 150 | 80 | 12,000 | 100 | 80 | 8,000 | 20,000 |
| flours | 250 | 20 | 5,000 | | | 0 | 5,000 |
| soap | 100 | 15 | 1,500 | | | 0 | 1,500 |
| bakery item | 100 | 80 | 8,000 | | | 0 | 8,000 |
| refreezarator | | | 0 | 1 | 25000 | 25,000 | 25,000 |
| others | | | 0 | 100 | 100 | 10,000 | 10,000 |
| Security | | | 0 | | | | 0 |
| Total | 775 | | 85,000 | 317 | | 60,000 | 145,000 |

Source of Finance



Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|-------------|---------------|----------------|----------------|-----------------|
| Revenue (sales) | | | | | |
| Grocery item | 3780 | 113400 | 1360800 | 1428840 | 1500282 |
| Total Sales (A) | 3780 | 113400 | 1360800 | 1428840 | 1500282 |
| less variable Expenses | | | | | |
| Grocery item | 3213 | 96390 | 1156680 | 1214514 | 1275240 |
| Total variable Expenses (B) | 3213 | 96390 | 1156680 | 1214514 | 1275240 |
| Contribution Margin (CM)= (A-B) | 567 | 17010 | 204120 | 214326 | 225042.3 |
| Less Fixed Expenses | | | | | |
| Electricity bill | | 300 | 3600 | 3600 | 3600 |
| Transportation | | 1500 | 18000 | 18000 | 18000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 140 | 1680 | 1680 | 1680 |
| Guard | | 150 | 1800 | 1800 | 1800 |
| Mobile | | 400 | 4800 | 4800 | 4800 |
| Total Fixed Cost | | 7490 | 89880 | 89880 | 89880 |
| Net Profit (E) (C-D) | | 9520 | 114240 | 124446 | 135162.3 |
| Investment Payback | | | 24000 | 24000 | 24000 |

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 | 114,240 | 124,446 | 135162.3 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 90,240 | 190686 |
| | Total Cash Inflow | 174240 | 214686 | 325848.3 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24000 | 24000 | 24000 |
| | Total Cash Outflow | 84,000 | 24000 | |
| 3 | Net Cash Surplus | 90,240 | 190686 | 301848.3 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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











স্বাক্ষর

আমি মোঃ ইমরান আহমেদ নামে একজন ব্যক্তি
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স্বাক্ষর
মোঃ ইমরান আহমেদ

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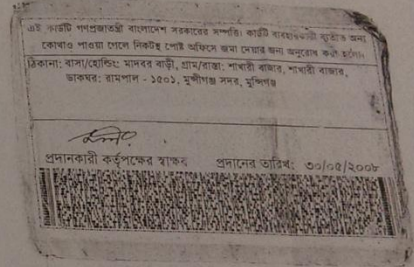
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মোঃ ইমরান আহমেদ
১৩/০৯/২০১৬

স্বাক্ষর
মোঃ ইমরান আহমেদ
১৩/০৯/২০১৬



FAMILY PICTURE

