

Proposed NU Business Name: NAYEEM NOWRIN GENERAL STORE



Project identification and prepared by: Md. Raju Ahmed,
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Project verified by: Shushanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MASHIUR RAHMAN
Age	:	16-02-1986 (31 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Ulail, P.O: Awna- 1320, P.S: Nobabgonj, 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	:	MOMOTAJ BEGUM
(iii) Father's name	:	MOJIBUR RAHMAN
(iv) GB member's info	:	Branch: Sholla Nobabgonj, Centre # 15(Female), Member ID: 4825, Group No: 09 Member since: 12-8-1993 (23 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT NIL, 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	:	5 years experience in running business. He has 6training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-576808
Mother's Contact No.	:	01843-442103
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTAJ BEGUM joined Grameen Bank since 23 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	:	NAYEEM NOWRIN GENERAL STORE
Location	:	--
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 235,000/-(from existing business) 75% Required Investment BDT 80,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 17 ft= 340 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.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪After getting equity fund 1 will be appointed .▪The shop is own.▪Collects goods from Paragram.▪Agreed grace period is 3 months.

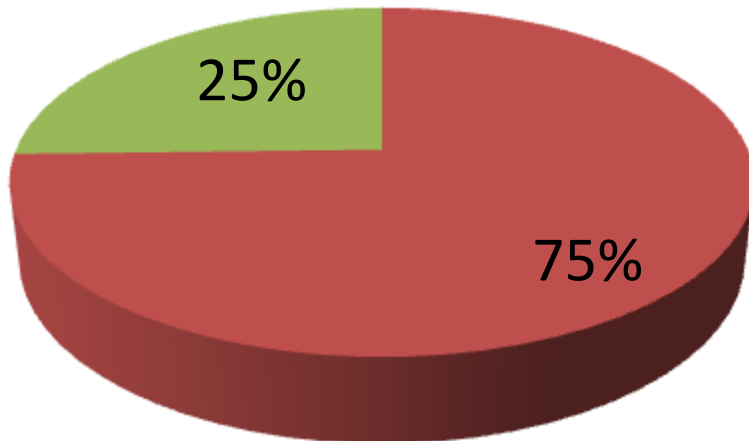
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Grocery Item	2550	76500	918000
Total Variable exp. (B)	2550	76500	918000
Contribution Margin CM [C= (A-B)]	450	13500	162000
less fixed exp.			
Rent		1000	12000
Electricity bill		400	4800
Transportation		1500	18000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		170	2040
Genaretor		150	1800
Mobile		300	3600
total fixed cost (D)		8820	105840
Net profit (E) [C-D]		4680	56160

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	65	1000	65,000	200	200	40,000	105,000
Oil	15	100	1,500	15	200	3,000	4,500
Rice	10	3200	32,000	5	3200	16,000	48,000
Flours	10	1100	11,000			0	11,000
Suger	10	1960	19,600			0	19,600
Milk	10	1440	14,400			0	14,400
others	270	100	27,000	60	100	6,000	33,000
Powder	95	100	9,500	100	100	10,000	19,500
egg	100	50	5,000	100	50	5,000	10,000
Security			50,000				50,000
Total	585		235,000	480		80,000	315,000

Source of Finance



- Entrepreneur's Contribution 235,000
- Investor's Investment 80,000
- Total 315,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4800	144000	1728000	1814400	1905120
Total Sales (A)	4800	144000	1728000	1814400	1905120
less variable Expenses					
Grocery Item	4080	122400	1468800	1542240	1619352
Total variable Expenses (B)	4080	122400	1468800	1542240	1619352
Contribution Margin (CM)= (A-B)	720	21600	259200	272160	285768
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		400	4800	16000	3000
Transportation		1550	18600	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		350	4200	4200	4200
Guard		170	2040	2040	2040
Genaretor		150	1800	1800	1800
Mobile		350	4200	7400	4200
Total Fixed Cost		13970	167640	198440	150240
Net Profit (E) (C-D)		7630	91560	73720	135528
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	91,560	73,720	135528
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59,560	101280
	Total Cash Inflow	171560	133280	236808
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	59,560	101280	204808

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 05; Years:05
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

নাইম-নওরিন জেনারেল স্টোর

ডক্টর শর্মিলা সান্দেব
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FAMILY PICTURE

