

Proposed NU Business Name: **NAZIR GENERAL STORE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Nazir Hossain
Age	:	12-09-1986 (31 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	02 Brothers
Address	:	Vill: Chamurkhan ,P.O: Kanchkura ,P.S: Uttorkhan, 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	:	Rokeya Begum
(iii) Father's name	:	Md Jamir Ali
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 48 (Female), Member ID:4303 , Group No: 04 Member since: 03-06-1997 (20 Years) First loan: BDT = 2500 /-
Further Information:		Outstanding loan:= Nill
(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 & Skill Own Business and Training Info	:	06 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-140220
Family's Contact No.	:	01671-517805
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rokeya Begum joined Grameen Bank since 20 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Nazir General Store
Location	:	Chamurkhan,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 660,000/-
Financing	:	Self BDT 460,000/- (from existing business) 70% Required Investment BDT 200,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	This Shop Is Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,Pulse,Potato,Onion,Oil,Egg,Cream,Cosmetics etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

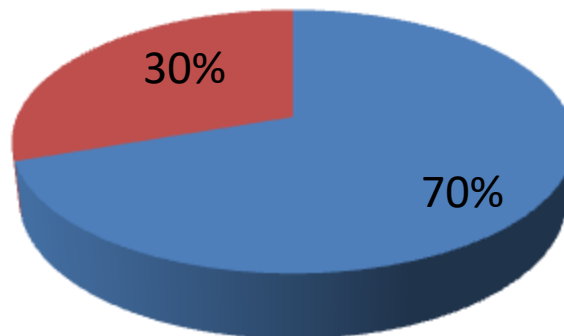
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Iteam	3,500	105,000	1,260,000
	0	0	0
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Grocery Iteam	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		5000	60,000
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
Total fixed Cost (D)		15,000	180,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	25	2900	72500	Rice	10	2900	29,000	101,500
Pulse	25	6000	150000	Pulse	5	6000	30,000	180,000
Potato	30	1200	36000	Potato	12	1200	14,400	50,400
Onion	250	60	15000	Onion	120	60	7,200	22,200
Oil	3	15000	45000	Oil	2	15000	30,000	75,000
Egg	45	750	33750	Egg	30	750	22,500	56,250
Cream	250	98	24500	Cream	120	98	11,760	36,260
Cosmetics	220	145	31900	Cosmetics	95	145	13,775	45,675
Sugar	220	60	13200	Sugar	150	60	9,000	22,200
	0	0	0				0	0
Others			38150	Others			32,365	70,515
Total			460,000				200,000	660,000

Source of Finance

■ Entrepreneur's contribution 460000 ■ Investor's Investment 200000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery Item	4,500	135,000	1,620,000	1,701,000	1,786,050
	0	0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Grocery Item	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		525	6,300	6,615	6,946
Transportation		550	6,600	6,930	7,277
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		5,000	60,000	63,000	66,150
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		15,275	183,300	187,665	192,248
Net Profit (E) [C-D]		11,725	140,700	152,535	164,962
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	140,700	152,535	164,962
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		60,700	133,235
	Total Cash Inflow	340,700	213,235	298,197
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	60,700	133,235	218,197

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business : 06 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

















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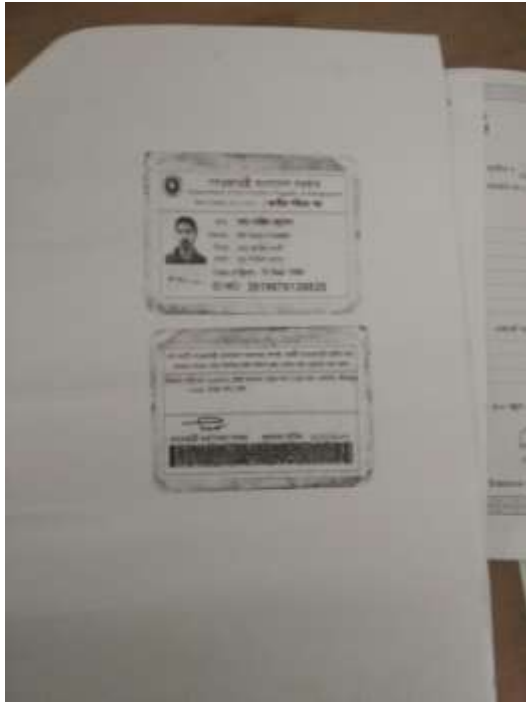
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FAMILY PICTURE

