

Proposed NU Business Name: **NASIR STORE**

২য় দফার আবেদন

Project identification and prepared by: MD Aminul Islam.
jamurki Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NASIR MIA
Age	:	11-05-1980 (37 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	Null
No. of siblings:	:	1 Brother 0Sister
Address	:	Vill: Jamurki P.O: Jamurki P.S: tangail, Dist:Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father:
(ii) Mother's name	:	NAJMA BEGUMMD
(iii) Father's name	:	MD SULTAN MIA
(iv) GB member's info	:	Branch:Elenga Centre # (Female), Member ID: Group No: 0 Member since: 03-05-1997 (20Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: BDT 0
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	

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 5 Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01915415923
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJMA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

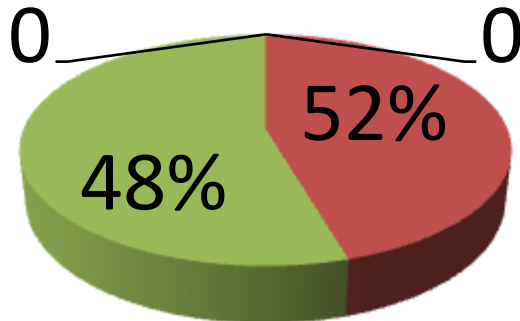
Business Name	:	: NASIR STORE
Location	:	JAMURKI , JAMURKI ,Tangail.
Total Investment in BDT	:	BDT 201,500
Financing	:	Self BDT 81500(from existing business) 40% Required Investment BDT 120000(as equity) 601%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, , Flour, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪The shop is own. ▪Collects goods from Elenga Bazar. ▪Agreed grace period is 4 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	2,700	81,000	972,000
	2,700	81,000	972,000
Less. Variable Expense			
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	2,160	64,800	777,600
Total variable Expense (B)	2,160	64,800	777,600
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400
Less. Fixed Expense			
Rent		-	-
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		8,000	96,000
Salary (stuff)		-	-
Entertainment		100	1,200
Guard		-	-
Generator Bill		-	-
Mobile Bill		200	2,400
Total fixed Cost (D)		8,800	105,600
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	4	2,200	8,800	5	2,000	10,000	18,800
Flower	4	1,500	6,000				6,000
oil soyabin	2	15,000	30,000	6	15,000	90,000	120,000
Gas Bottol	10	2,100	21,000				21,000
Spaice			-				-
Soap			-				-
Ice crime	8	1,000	8,000				8,000
Biscute	100	70	7,000			20,000	27,000
Other			700				700
			-				-
			81,500			120,000	201,500

Source of Finance



Entrepreneur Contribution	81,500
Investors Investment	120,000
Total Investment	201,500

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	2,560	76,800	921,600	967,680	1,016,064
Total variable Expense (B)	2,560	76,800	921,600	967,680	1,016,064
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		8,000	96,000	96,000	96,000
Salary (stuff)		-	-	-	-
Entertainment		100	1,200	1,200	1,200
Guard		-	-	-	-
Generator Bill		-	-	-	-
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		8,800	105,600	105,600	105,600
Net Profit (E) [C-D]		10,400	124,800	131,040	124,800
Payback			48,000	48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1	Investment Infusion by Investor	100,000		
1	Net Profit	124,800	131,040	124,800
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		76,800	159,840
	Total Cash Inflow	224,800	207,840	284,640
2	Cash Outflow			
2	Purchase of Product	100,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	Total Cash Outflow	148,000	48,000	48,000
3	Net Cash Surplus	76,800	159,840	236,640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 05 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



* ২য় দফা *

গ্রামীণ শক্তি সামাজিক ব্যবসা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

কল্পের নাম: নাছির খোর

টনিটের নাম: নাছির-সিদ্দিকা জামুর্কি প্রকল্প প্রস্তাব গ্রহণের তারিখ: ২১/০৫/২০১৮

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাছির-সিদ্দিকা

৩৭

জন্ম তারিখ: ২২/০৫/২০৮০

জাতীয় পরিচয়পত্র

গত যোগ্যতা: ৫৫

ক অবস্থা: বিচ্যুত

সংগঠন: ২৫৫৫



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