

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



Project identification and prepared by: Md. Nurul Islam,
Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NAZIR HOSSAIN
Age	:	12-09-1986 (29 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	4 Brother and 1 Sister
Address	:	Vill: Chamurkhan P.O: Kanchkura, P.S: Uttarkhan 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	:	LATE. SHIRINA BEGUM
(iii) Father's name	:	MD JOMIR ALI
(iv) GB member's info	:	Branch: Uttarkhan Uttara , Centre # 50 (Female), Member ID: 4984, Group No: 05 Member since: (04 Years) First loan:5,000 taka. Outstanding loan: Nil
Further Information:		
(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 and Training Info	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-140220
Mother Contact No.	:	01712-915420, 01913-759998, 01713-7525350
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Late. Shirina Begum is a member of Grameen Bank since 04 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	NAZIR GENERAL STORE
Location	:	Chamurkhan, Uttarkhan, Dhaka
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Tongi bazaar.▪Agreed grace period is 4 months.

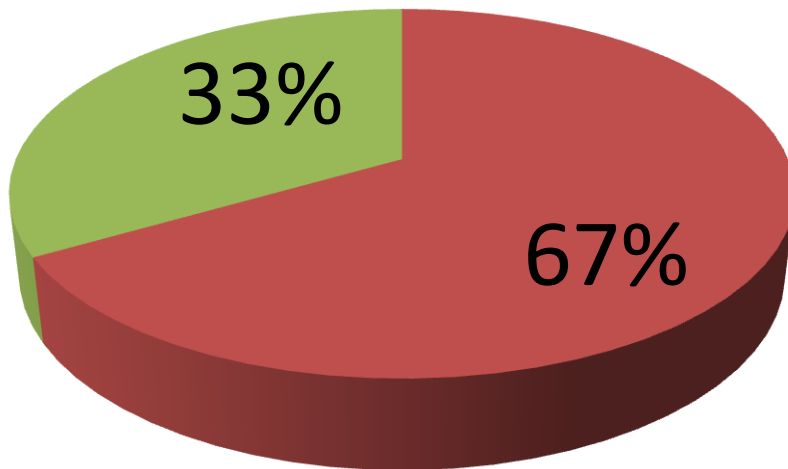
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, powder, Chili, Gel etc	3,700	111,000	1,332,000
Total Sales (A)	3,700	111,000	1,332,000
Less. Variable Expense			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, powder, Chili, Gel etc	3,145	94,350	1,132,200
Total variable Expense (B)	3,145	94,350	1,132,200
Contribution Margin (CM) [C=(A-B)]	555	16,650	199,800
Less. Fixed Expense			
Rent		2,000	24,000
Electricity bill		1,000	12,000
Mobile Bill		100	1,200
Transportation		300	3,600
Salary (self)		5,000	60,000
Guard		200	2,400
Entertainment		100	1,200
Total fixed Cost (D)		8,700	104,400
Net Profit (E) [C-D]		7,950	95,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Egg, Oil, Biscuit, Soap, Soft drinks	90,000	50,000	1,40,000
Salt, Mustard oil, Washing powder	40,000	50,000	90,000
Chanachur, Cosmetics, powder, Chili, Gel etc	40,000	50,000	90,000
Fridge	30,000	-	30,000
Security	1,00,000	-	1,00,000
Total	3,00,000	1,50,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, powder, Chili, Gel etc	6,200	186,000	2,232,000	2,343,600	2,460,780
Total Sales (A)	6,200	186,000	2,232,000	2,343,600	2,460,780
Less. Variable Expense					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, powder, Chili, Gel etc	5,270	158,100	1,897,200	1,992,060	2,091,663
Total variable Expense (B)	5,270	158,100	1,897,200	1,992,060	2,091,663
Contribution Margin (CM) [C=(A-B)	930	27,900	334,800	351,540	369,117
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity bill		1,000	12,000	13,000	14,000
Mobile bill & SMS Monitoring		200	2,400	3,000	3,500
Transportation		500	6,000	8,000	10,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Guard		200	2,400	2,600	3,000
Entertainment		300	3,600	4,000	4,500
Non Cash Item					
Depreciation		500	6,000	6,000	6,000
Total Fixed Cost		12,700	152,400	156,600	161,000
Net Profit (E) [C-D)		15,200	182,400	194,940	208,117
Investment Payback			60,000	60,000	60,000

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			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	182,400	194,940	208,117
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		128,400	269,340
	Total Cash Inflow	338,400	329,340	483,457
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	128,400	269,340	423,457

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 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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FAMILY PICTURE

