

# Proposed NU Business Name: **NURUL GENERAL STORE**



Project identification and prepared by: MD. Nurul Islam,  
Dakshinkhan Unit, Dhaka

Project verified by: MD. Rafiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. NURUL ALAM</b>
Age	:	13-12-1989 (27 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NIL
No. of siblings:	:	2 Brothers 2 Sister
Address	:	Vill: Dakshinkhan P.O: Dakshinkhan P.S: Dakshinkhan, 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	:	<b>NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD. SHAH JAHAN BAPARI</b>
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 06Female), Member ID: 1168/5 ,Group No: 02 Member since: 16-09-2008 (07 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 10,650
(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	:	Five years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01675327785
Mother's Contact No.	:	01692911546
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

NURJAHAN BEGUM joined Grameen Bank since 7 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	:	<b>NURUL GENERAL STORE</b>
Location	:	Nordapara,Dakshinkhan
Total Investment in BDT	:	BDT 2,50,000
Financing	:	Self BDT 1,50,000(from existing business) 60% Required Investment BDT 1,00,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 12 ft= 28r8 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Potato, Bran, Soya bin oil, powder milk, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Biscuit, Chanachur, etc.</li> <li>▪Average 12% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪One employee will be appointed after getting money.</li> <li>▪ Security: 50,000</li> <li>▪Entrepreneur is a owner of the shop.</li> <li>▪Collects goods from Tangi Bajar</li> <li>▪Agreed grace period is 4 months</li> </ul>

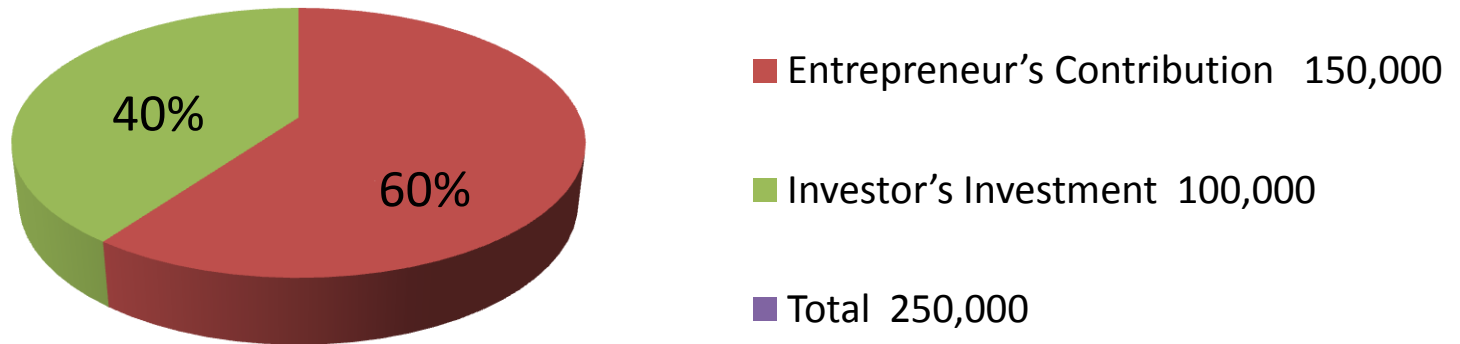
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	4,500	1,35,000	16,20,000
<b>Total Sales (A)</b>	4,500	1,35,000	16,20,000
<b>Less. Variable Expense</b>			
Grocery Item	3960	1,188,500	14,25,000
<b>Total variable Expense (B)</b>	3960	1,188,500	14,25,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16,200</b>	<b>1,94,400</b>
<b>Less. Fixed Expense</b>			
Electricity bill		500	6,000
Mobile Bill		200	2,400
Transportation		1200	14,400
Salary (self)		5,000	60,000
Rent		3,500	42,000
Night Guard		200	2400
<b>Total fixed Cost (D)</b>		<b>10,600</b>	<b>1,27,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,600</b>	<b>67,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Flour, Pulse, Sugar	13,150	15,280	28,430
Soya Bin Oil, Mustard Oil, Coconut oil	10,650	14,100	24,750
Cosmetics	10,220	12,500	22,720
Horlics ,Powder milk , Soap	16,100	16000	32,100
Chanachur, Salt,Cold drinks,Egg,Drinking Water, , Saline, Pen, Exercise book, Onion, Salt, Chili, Potato, Bran, Ice cream ,etc	79,880	42,120	1,22,000
Fridge	20,000		20,000
<b>Total</b>	<b>1,50,000</b>	<b>1,00,000</b>	<b>2,50,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	6,500	1,95,000	23,40,000	23,86,800
<b>Total Sales (A)</b>	6,500	1,95,000	23,40,000	23,86,800
<b>Less. Variable Expense</b>				
Grocery Item	5,720	1,71,600	20,59,200	21,00,384
<b>Total variable Expense (B)</b>	5,720	1,71,600	20,59,200	21,00,384
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>780</b>	<b>23,400</b>	<b>2,80,800</b>	<b>2,86,416</b>
<b>Less. Fixed Expense</b>				
Electricity bill		700	8,400	10,800
Mobile Bill		200	2,400	2,400
Transportation		1500	18,000	20,400
Salary (self)		5,000	60,000	60,000
Salary (Staff)		3,000		
Rent		3,500	42,000	42,000
Night Guard		200	2,400	2,400
<b>Total Fixed Cost</b>		<b>14,100</b>	<b>133,200</b>	<b>1,38,000</b>
<b>Depreciation</b>		<b>334</b>	<b>4,000</b>	<b>4,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,966</b>	<b>1,43,600</b>	<b>1,44,416</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	<b>1,43,600</b>	<b>1,44,416</b>
1.3	Opening Balance of Cash Surplus		<b>83,600</b>
	<b>Total Cash Inflow</b>	<b>243,600</b>	<b>2,28,016</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>83,600</b>	<b>1,68,016</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







আমাদের সেবা ফর্মুল

নুরুল জেনারেল স্টোর

প্রো: মো: শাহজাহান। হোসেন সুপার মার্কেট, দক্ষিণপাড়া, দক্ষিণখান, উত্তরা, ঢাকা

নুরুল

জেনারেল স্টোর













গ্রামীণ ব্যাংক

মহজ খানের পাশবই

৫৯৫ ৯০৮



নাম	মহজ খান ১১৩৮/৮
কেন্দ্রের নাম	দক্ষিণ
শাখা	

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Handwritten signature in red ink.



গ্রামীণ ব্যাংক

শাখা

### সহজ ঋণের পাশ বই

নাম .....  
খণ্ড নং .....  
গ্রুপ নং .....  
কেন্দ্র নং .....  
কেন্দ্রের নাম .....  
বই ইস্যুর তারিখ .....  
শাখা ব্যবস্থাপকের স্বাক্ষর .....

"মূল্য : ৫ (পাঁচ) টাকা মাত্র"  
"পাশ বই হারিয়ে গেলে বা নষ্ট হলে পরিবর্তিত বইয়ের মূল্য : ৭ (সাত) টাকা মাত্র"

করুন।

- কেন্দ্র মিটিং ছাড়া ঋণের টাকা এককালীন জমার ক্ষেত্রে ম্যানেজার/সেকেন্ড অফিসারের উপস্থিতিতে শাখায় এসে জমা দিন।
- পাশ বইসহ আমানত রশিদ নিজের কাছে যত্নসহকারে সংরক্ষণ করুন। হিসাব পরীক্ষার জন্য ব্যাংক থেকে পাশ বই গ্রহণ করা হলে, পাশ বই ব্যাংকে জমা দেয়ার পরবর্তী সাত দিনের মধ্যে ফেরৎ নিন।



# FAMILY PICTURE

