

Proposed NU Business Name: **ACHOR STORE**



Project identification and prepared by: Md.Ebadat Hossein,
Jamurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ASOR UDDIN MIAH
Age	:	25-07-1987 (29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers 2 Sisters
Address	:	Vill: Dubail, P.O: Jamurki P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST MAYA BEGUM
(iii) Father's name	:	MD MATIAR RAHMAN
(iv) GB member's info	:	Branch: Dubail Delduar, Centre # 41(Female), Member ID: 4995, Group No: 04 Member since: 13-04-1992(23 Years) First loan: 2000/- taka.
Further Information:		Existing Loan: 11,400, Outstanding loan: Nil
(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	:	5 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.	:	01739832883
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki.m Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MAYA BEGUM joined Grameen Bank since *23 Years* ago. At first she took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	ASOR STORE
Location	:	Natia Para Baazar, Delduar, Tangail
Total Investment in BDT	:	BDT 89,000
Financing	:	Self BDT 39,000(from existing business) 44% Required Investment BDT 50,000(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 17 ft= 170 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Sopa,Biscuit, Coil, Soft drinks, Oil etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

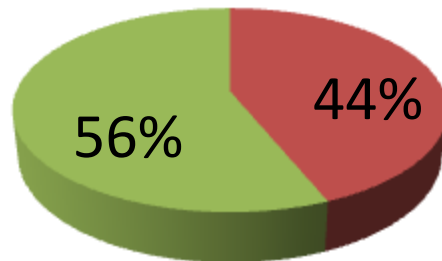
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery Items	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocery Items	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		800	9600
Electricity bill		800	9600
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		100	1200
Guard		100	1200
Mobile bill		150	1800
Total fixed cost (D)		7,150	85800
Net Profit (E)= [C-D]		6,350	76200

Investment Breakdown

Particulars	Existing	Proposed	#VALUE!
Biscuit,Chocolet,Soap,Detargent,P aste,Pen,	9,500		9500
Soft drinks,Coil	7,500		7500
Bread,Chanachur,Shampo,Chips,ot hers.	7,000		7000
Fridge	15,000		15000
Sugar,Flour,Mastered oil, Cosmetics,Bekary items		50,000	50000
	39,000	50,000	89000

Source of Finance



- Entrepreneur's Contribution 39,000
- Investor's Investment 50,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery Items	4200	126000	1512000	1587600
Item				
Total Sales (A)	4200	126000	1512000	1587600
Less Variable Expense				
Mobile & Electric accessories, Bikash & Flexi load	3570	107100	1285200	1349460
Item				
Total variable Expense (B)	3,570	107100	1285200	1349460
Contribution Margin (CM) [C=(A-B)	630	18900	226800	238140
Less Variable Expense				
Rent		1,000	12,000	12,300
Electricity bill		1000	12000	12200
Transportation		400	4800	5,000
Salary (Self)		5000	60000	60000
Entertainment		100	1200	1200
Guard		100	1200	1200
Mobile bill		200	2400	2450
Total fixed cost (D)		7,800	93600	94,350
Net Profit (E)= [C-D]		11100	133200	143,790
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	133,200	143,790
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		103,200
	Total Cash Inflow	183200	246990
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	103,200	216990

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
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















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আসর উদ্দিন মিয়া
Name: MD. ASOR UDIN MIAH

পিতা: মোঃ মজিবুর রহমান

তারিখ: মোঃ মোঃ লেগে
Date of Birth: 25 Jul 1987

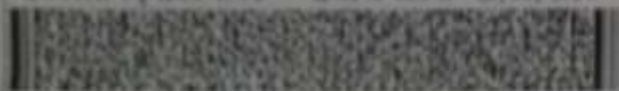
ASOR UDIN

ID NO: 19879312341000009

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কোনো ক্ষতিতে কোন দায়িত্ব পূরণে বাধ্য থাকবে না।
উদ্দেশ্য: ভোটার/ভোতা, ভূস্বামী, মালিকানা, স্বাক্ষর - ১৯৯৯, ভোটারের, টিকট

১৯৯৯

জাতীয় পরিচয়পত্র হারানোর ঘোষণা তারিখ: ২৯/০৯/২০১০



গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম: মিয়া

জন্ম তারিখ: ১৯৮৭

সংখ্যা: ০৪

বিত্তি: ৪৩/১৫

স্বাক্ষর: মুহাম্মদ হুসৈন

এই বইয়ের তারিখ: ২৪/০২/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর

OK

FAMILY PICTURE

