

Proposed NU Business Name: **AMIR STORE**



Project identification and prepared by: Md. Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMIR HOSSEN
Age	:	01-01-1983 (33 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	2 DaughterS
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Chandora, P.O: Chandora, P.S: Kaliakoir, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	MD. HASAN ALI
(iv) GB member's info	:	Branch: Mouchak, Kaliakoir, Centre # 1(Female), Member ID: -, Group No: - Member since: 2000-2011 (11Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01687972142
Mother's Contact No.	:	01948618840
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 11years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMIR STORE
Location	:	Shofipur Bazar
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 300,000/-(from existing business) 75% Required Investment BDT 1,00,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Remote, Speaker, Cable etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing NO employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

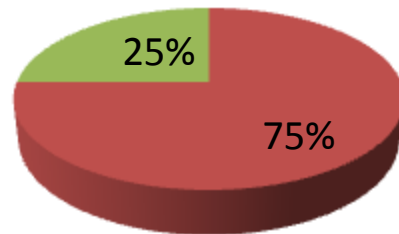
Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Electric & Groceries	4500	135000	1620000
Total Sales (A)	4500	135000	1620000
Less Variable Expense			
Electric & Groceries	3825	114750	1377000
Total variable Expense (B)	3,825	114750	1377000
Contribution Margin (CM) [C=(A-B)	675	20250	243000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		1000	12000
Transportation		5,000	60000
Salary (self)		5000	60000
Entertainment		100	1200
Generator		200	2400
Mobile bill		100	1200
Total fixed cost (D)		12,900	154800
Net Profit (E)= [C-D]		7,350	88200

Investment Breakdown

Particulars	Existing	Proposed	Total
Freeze	80,000	25,000	105,000
LED TV	45,000	10,000	55,000
Sound box	40,000	0	40,000
Fan	10,000	0	10,000
TV	50,000	10,000	60,000
Box		25,000	25,000
Groceries item	75,000	30,000	105,000
	300,000	100,000	400,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 100,000
- Total 400,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Electric & Groceries	6200	186000	2232000	2343600
Total Sales (A)	6200	186000	2232000	2343600
Less Variable Expense				
Electric & Groceries	5270	158100	1897200	1992060
Total variable Expense (B)	5,270	158100	1897200	1992060
Contribution Margin (CM) [C=(A-B)]	930	27900	334800	351540
Less Variable Expense				
Rent		1,500	18,000	18,000
Electricity bill		1300	15600	15900
Transportation		5,000	60000	61,000
Salary (Self)		5000	60000	60000
Entertainment		200	2400	2600
Guard		200	2400	2600
Mobile bill		200	2400	2600
Total fixed cost (D)		13,400	160800	162,700
Net Profit (E)= [C-D]		14500	174000	188,840
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	174,000	188,840
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		114,000
	Total Cash Inflow	274000	302840
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	114,000	242840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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



21" COLOUR TELEVISION

विबाग
एक भावना



SPIRIT
SCREAMS

21" COLOUR TELEVISION

बिस्किट
NEW TASTE



SPIT
MAY
SCREAM

21" COLOUR TELEVISION

Small text on the bottom of the counter, likely a brand name or product label, repeated across several small rectangular sections.









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FAMILY PICTURE

