

Proposed NU Business Name: **NOBI STORE**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni

Project verified by: Susanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NUR NOBI
Age	:	01-01-1995 (22 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	03 Brothers, 03 Sisters
Address	:	Vill: DakshinKhan Bari P.O: Shorsdhodi , P.S: Feni Sadar Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	ROKEYA BEGUM
(iii) Father's name	:	NURUL AMIN
(iv) GB member's info	:	Branch: Shorshodi Feni Sadar, Centre # 32(Male), Member ID: 7525, Group No: 08 Member since: 29-04-2008 (08 Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 62000/- Outstanding loan: BDT 51176/-
(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	:	06 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01834-087139
Mother's Contact No.	:	01816-615973
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 08 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	NOBI STORE
Location	:	Shgorshodi baazar, Feni
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000 (from existing business) 71% Required Investment BDT 60,000 (as equity) 29%
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; Soft drinks, biscuit, chanachur, Chips etc.▪15% gain on sales▪The shop is Rented.▪The business is being operated by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪Collects goods from Feni▪Agreed grace period is 3 months.

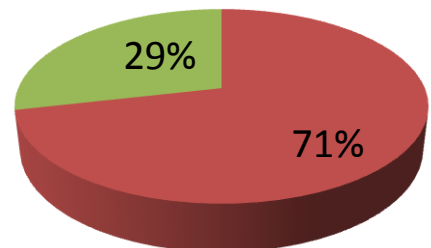
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soft drinks, biscuit, chanachur, Chips etc.	3600	108000	1296000
Total Sales (A)	3600	108000	1296000
Less Variable Expense			
Soft drinks, biscuit, chanachur, Chips etc.	3060	91800	1101600
Total variable Expense (B)	3,060	91800	1101600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less Variable Expense			
Rent		850	10200
Electricity bill		750	9000
Salary (self)		5000	60000
Entertainment		300	3600
Genaretor		300	3600
Guard		70	840
Mobile bill		300	3600
Total fixed cost (D)		7,500	90000
Net Profit (E)= [C-D]		8,700	104400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drinks	20	750	15,000	1	20,000	20,000	35,000
Comsetics	1	30000	30,000	1	20000	20,000	50,000
Biscuit	30	250	7,500	1	10000	10,000	17,500
Chanachur	40	210	8,400	0	0	0	8,400
Cake	17	290	4,930	0	0	0	4,930
Chips	9	640	5,760	0	0	0	5,760
Juice	23	440	10,120	0	0	0	10,120
Others	1	48290	48,290	1	10000	10,000	58,290
Security	1	20000	20,000	0	0	0	20,000
	142	0	150,000	4	0	60,000	210,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 60,000
- Total 210,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Soft drinks, biscuit, chanachur, Chips etc.	6200	186000	2232000	2343600
Total Sales (A)	6200	186000	2232000	2343600
Less Variable Expense				
Soft drinks, biscuit, chanachur, Chips etc.	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		850	10200	10,200
Electricity bill		900	10800	11200
Salary (self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		300	3600	3600
Genaretor		300	3600	3600
Guard		70	840	840
Mobile bill		350	4200	4300
Total fixed cost (D)		11,470	137,640	138,140
Net Profit (E)= [C-D]		16430	197160	213,400
Investment Payback			36,000	36,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	197,160	213,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		161,160
	Total Cash Inflow	257160	374560
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	161,160	338560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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একশত টাকা

কএঃ ৬৩৫৫৩৫৮

বিসমিল্লাহির রাহমানির রাহীম

“ দোকানঘর ভাড়ার চুক্তিনামা ”

তাজুল ইসলাম মোল্লা, পিতা- মৃত এলাহি বকস মোল্লা, গ্রাম- দক্ষিণ খানে বাড়ী (দক্ষিণ শর্শদি), ডাকঘরঃ শর্শদি বাজার, উপজেলা-ফেনী সদর, জেলা-ফেনী।

(প্রথম পক্ষ চুক্তিপত্র দাতা)

মোহাম্মদ নুর নবী, পিতা- নুরুল আমিন, গ্রাম- দক্ষিণ খানে বাড়ী, ডাকঘরঃ শর্শদি বাজার, উপজেলা-ফেনী সদর, জেলা-ফেনী।

(দ্বিতীয় পক্ষ চুক্তিপত্র গ্রহীতা)

ফেনী থানা ও জেলার অন্তর্গত শর্শদি বাজারে মেইন রোড অবস্থিত পূর্ব দক্ষিণ

গণপ্রজাতন্ত্রী বাংলাদেশ

শর্শদি ইউনিয়ন পরিষদ

ডাকঘর : শর্শদি, উপজেলা/থানা : ফেনী সদর, জেলা : ফেনী

ক্রমিক নম্বর : 1147

লাইসেন্স নম্বর : ০৪৭

ব্যবসা / পেশা / বৃত্তি নাইসেস

লাইসেন্সধারীর নাম : মোঃ নূর নবী

পিতা / স্বামীর নাম : নুরুল আমিন

গ্রাম : দক্ষিণ খানে বাড়ী

উপজেলা/ থানা : ফেনী সদর

ডাকঘর : শর্শদি

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম : মোঃ নূর নবী

Name: MD. NUR NABI

পিতা : নুরুল আমিন

মাতা : রোকেয়া বেগম

Date of Birth: 01 Jan 1995

ID NO: 18953012986000048

FAMILY PICTURE

