

Proposed NU Business Name: **NAYEEM STORE**



Project identification and prepared by: Md.Nurul Islam ,
Kaliakoir Unit, Gazipur
Project verified by: MD. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAYEEM
Age	:	04/03/1997 (19 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Not Applicable
No. of siblings:	:	1 Brothers, 1 Sisters.
Address	:	Vill: Asareiabari P.O: Boroibari P.S: Kaliakor, 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	:	NAJMA BEGUM
(iii) Father's name	:	MD: MOGOR ALI
(iv) GB member's info	:	Branch: Boroibari, Kaliakor, Centre # 67 (Female), Member ID: 10053, Group No: 11 Member since: 10/09/2012 (4 Years) First loan: BDT :1 5,000 /- Last loan : 65,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding : 15,000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01624-008857
Family's Contact No.	:	01727-987814
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJMA BAGUM joined Grameen Bank since 04 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	NAYEEM STORE
Location	:	Asareiabari , Boroibari , Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 67000/-
Financing	:	Self BDT 17000/- (from existing business) 41% Required Investment BDT 50,000/- (as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	05 ft x 10 ft= 50 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; Soap, Soft drinks, coklet,oil etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪Existing no employee.▪The shop is woner.▪Collects goods from Boroibari .▪Agreed grace period is 3 months.

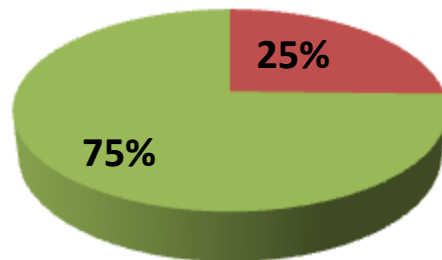
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
▪ Soap, Soft drinks, coklet, oil etc.	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
▪ Soap, Soft drinks, coklet, oil etc.	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		200	2,400
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Soft drink	5	420	2,100	10	4,200	6,300
Biskit	12	40	480	30	1,200	1,680
Sorisa oil	5	100	500	50	5,000	5,500
Coconat oil	20	100	2,000	45	4,500	6,500
Washing powder	45	45	2,025	50	2,250	4,275
Coklet	8	150	1,200	10	1,500	2,700
Dul	32	95	3,040	50	4,750	7,790
Chips	60	9	540	50	450	990
Chanacur	50	20	1,000	45	900	1,900
Sop		35	0	50	1,750	1,750
Others	0		4115		23,500	27615
Total			17000		50,000	67000

Source of Finance



■ Entrepreneur's Contribution 17,000

■ Investor's Investment 50,000

■ Total 67,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
▪ Soap, Soft drinks, coklet,oil etc.	2,000	60,000	720,000	756,000	756,000
Total Sales (A)	2,000	60,000	720,000	756,000	756,000
Less. Variable Expense					
▪ Soap, Soft drinks, coklet,oil etc.	1,600	48000	576000	604800	604800
Total variable Expense (B)	1,600	48,000	576,000	604,800	604,800
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	151,200
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		5,800	69,600	69,600	69,600
Net Profit (E) [C-D]		6,200	74,400	81,600	81,600
Investment Payback			20,000	20,000	20,000

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

SR#	<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	50,000		
1.2	Net Profit	74,400	81,600	81,600
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44,400	44,400
	Total Cash Inflow	124400	126000	126000
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)	20,000	20,000	20,000
	Total Cash Outflow	80,000	20,000	20,000
3	Net Cash Surplus	44,400	96000	96000

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Asareiabari , Boroibari ,
Kaliakor, Gazipur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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শ্রুত্যান মত অধিষ্ ২৫-১২-২০১৬

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
জাতীয় পরিদপ্তার
আসন্ন নিবন্ধন সনদ

নিবন্ধন নং: ১৬-১৬
নিবন্ধন তারিখ: ১৬/১৬/১৬
মতন ইদুর করিব

জন্ম নিবন্ধন সনদ
(এই নিবন্ধন প্রকৃতই বৈধ ও সত্য)

নাম: মোস্তফা
পিতা/পুত্র: মোস্তফা মোস্তফা মোস্তফা
মাতা: মোস্তফা
নিবাস: কালিয়া উপজাঃ
এলাকা: বড়হেগড়ী, থানা: কালিয়া উপজাঃ, জেলা: কালিয়া

স্বাক্ষর: মোস্তফা

স্বাক্ষরকারীর নাম: মোস্তফা

FAMILY PICTURE

