

**Proposed NU Business Name: AZIM STORE**



Project identification and prepared by: Md Kobir Raksham  
Godagari Unit, Rajshahi

Project verified by: Md.Abdul Mannan



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

Name	:	<b>MD. TAZIMUDDIN</b>
Age	:	10-05-1992(24 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers,1 sister
Address	:	Vill: Noligram, P.O: Basudebpur, P.S: Godagari, Dist: Rajshahi
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>ROJOLI BEGUM</b>
(iii) Father's name	:	<b>AYES UDDIN</b>
(iv) GB member's info	:	Branch: Basudebpur Godagari, Centre # 43 (Female), Member ID: 6937, Group No: 06 Member since: 24-05-2009(07Years) First loan: BDT 4,000
Further Information:		Existing Loan:18000 /-, Outstanding loan:4140/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Cow firm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-362910
Mother's Contact No.	:	01552-408359
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROGLI BEGUM** joined Grameen Bank since 07 years 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	:	<b>AZIM STORE</b>
Location	:	Nilgram, Basudebpur, Godagari Rajshi
Total Investment in BDT	:	BDT 101,000/-
Financing	:	Self BDT 51000/-(from existing business) 28% Required Investment BDT 50,000/-(as equity) 72%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 12 ft= 168 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a grocery.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Rajshahi.</li><li>▪The shop is rent.</li></ul>

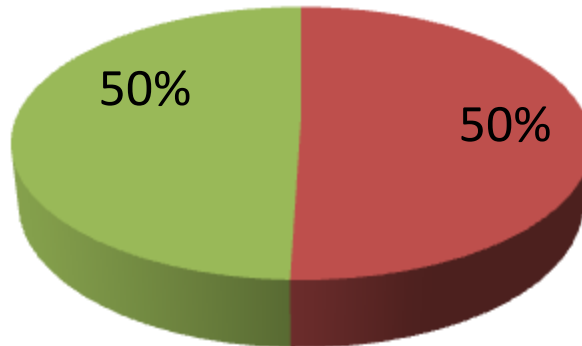
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Pulse, OIL, Cosmetics ETC	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Rice, Pulse, OIL, Cosmetics ETC	3150	94500	1134000
Total Variable Expense	3150	94500	1134000
Contributon Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent		350	4200
Electricity Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Gard		100	1200
Mobil Bill		100	1200
Total Fixed Cost (D)		6750	81000
Net Profit (E)= [C-D]		3750	45000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	50	30	1500	20	1200	24000	25,500
pulse	60	70	4200	6	2800	16800	21,000
flour	52	20	1040	10	800	8000	9,040
salt	20	35	400			0	400
oil	43	90	400			0	400
Security			32000				32,000
others			11460			1200	12,660
			.				
<b>Total</b>	<b>225</b>		<b>51000</b>			<b>50,000</b>	<b>101,000</b>

## Source of Finance



- Entrepreneur's Contribution 51,000
- Investor's Investment 50,000
- Total 101,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice, Pulse, OIL, Cosmetics ETC	4500	135000	1620000	2430000	2551500
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>2430000</b>	<b>2551500</b>
<b>Less Variable Expense (B)</b>		0	0	0	0
Rice, Pulse, OIL, Cosmetics ETC	<b>4050</b>	<b>121500</b>	<b>1458000</b>	<b>2187000</b>	<b>2296350</b>
<b>Total Variable Expense</b>	<b>4050</b>	<b>121500</b>	<b>1458000</b>	<b>2187000</b>	<b>2296350</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>243000</b>	<b>255150</b>
<b>Less Fixed Expense</b>					
Rent		350	4200	4200	4200
Electricity Bill		300	3600	3900	4200
Transportaion		500	6000	6400	6800
Salary (Self)		7000	84000	84000	84000
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		250	3000	3100	3200
<b>Total Fixed Cost (D)</b>		<b>8650</b>	<b>103800</b>	<b>104600</b>	<b>105400</b>
<b>Net Profit (E)= [C-D]</b>		<b>4850</b>	<b>58200</b>	<b>138400</b>	<b>149750</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	58,200	138400	149750
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	<b>Total Cash Inflow</b>	<b>108,200</b>	<b>166,400</b>	<b>252,250</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>28000</b>	<b>102500</b>	<b>180885</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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

Pictures









# FAMILY PICTURE

