

Proposed NU Business Name: **NAYEM STORE**



Project identification and prepared by: Md, Ansar Ali
Modhupur, Tangail Unit,

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HARUNOR RASHID
Age	:	01-05-1989(28ears)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brother 2 Sisters
Address	:	Vill: Ramkrisno bari,P.O: Kakraid Thana: Modhupur 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. HASNA BEGUM
(iii) Father's name	:	MD.ASOR ALI
(iv) GB member's info	:	Branch: Obonkhola, Centre # 13(Female), Member ID:7003, Group No: 07 Member since: 05-04-2089 (28Years) First loan: BDT 2500
Further Information:		Existing Loan: BDT: 50000, Outstanding loan: BDT: Nill
(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.)	:	No
Business Experiences and Training Info	:	08 years experience in running business. 08 experience in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816134190
Mother's Contact No.	:	01830556831
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HASNA BEGUM joined Grameen Bank since 28 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

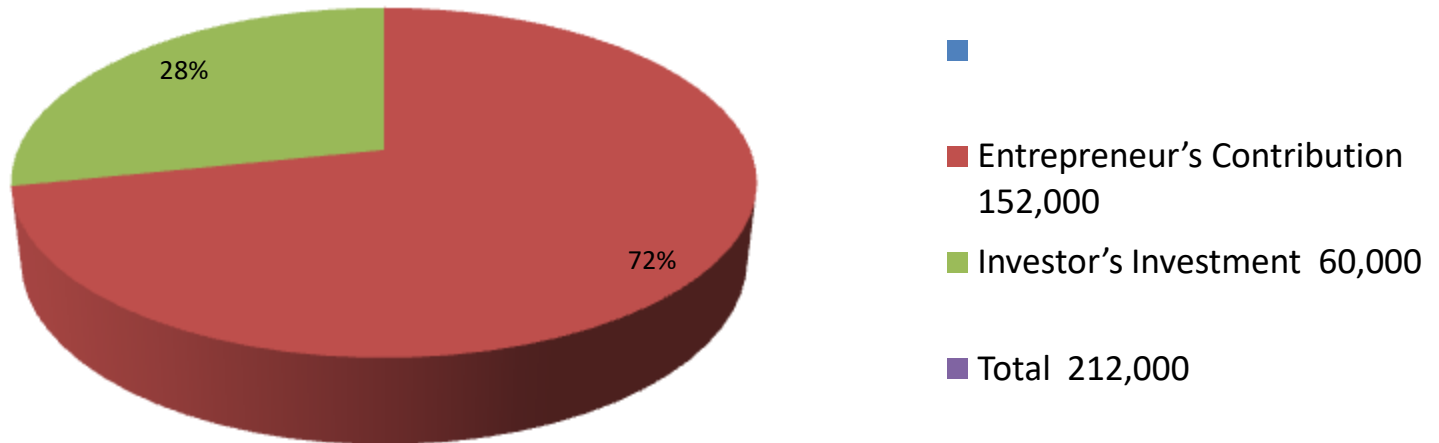
Proposed Nobin Udyokta Business Info

Business Name	:	NAYEM STORE
Location	:	Kakraid bazar, Modhupur, Tangail
Total Investment in BDT	:	BDT 212000/-
Financing	:	Self BDT 152000/-(from existing business) 72% Required Investment BDT 60,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 12ft=180 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Grocery Item etc.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery item	3400	102000	1224000
		0	0
Total Sales(A)	3400	102000	1224000
Less Variable Expense (B)			0
Grocery item	2890	86700	1040400
Total Variable Expense	2890	86700	1040400
Contribution Margin (CM) [C=(A-B)]	510	15300	183600
Less Fixed Expense			
Rent		1200	14400
Electric Bill		1000	12000
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		2000	24000
Entertainment		300	3600
Guard		50	600
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		10550	126600
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grocery Item			52,000			60,000	112,000
others							0
Security			100000				100,000
							0
	0	0	152,000	0	0	60,000	212000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Grocery item	4000	120000	1440000	1512000
Total Sales(A)	4000	120000	1440000	1512000
Less Variable Expense (B)				
Grocery item	3400	102000	1224000	1285200
Total Variable Expense	3400	102000	1224000	1285200
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800
Less Fixed Expense				
Rent		1200	14400	14400
Electric Bill		1000	12000	144000
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		2000	24000	24000
Entertainment		300	3600	3600
Guard		50	600	600
Generator		200	2400	2400
Mobile Bill		300	3600	0
Total Fixed Cost (D)		10550	124200	252900
Net Profit (E)= [C-D]		7450	89400	93870
Investment Pay Back			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	89,400	93870
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		53400
	Total Cash Inflow	149,400	147,270
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	36,000
3	Net Cash Surplus	53,400	111,270

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Kusumbi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

নাসিম স্টোর

কাকরাইদ বাজার, মেইন রোড, মধুরপুর, টাঙ্গাইল।

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Man in a patterned shirt standing behind the counter.

Large green plastic jugs and bags of snacks (Tummy) on the counter.

Decorative garland of yellow and red packets hanging from the ceiling.

Stacks of boxes and packages, including boxes with Nepali text like 'दुग्ध' (Dudh) and 'मलाई' (Malai).



FAMILY PICTURE

