

Proposed NU Business Name: **UZZOL STORE**



Project identification and prepared by: Md. SHAHADAT HOSSAIN
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: UZZOL HOSSAN
Age	:	01-12-1989(28 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 daughter,01son
No. of siblings:	:	03 Brothers
Address	:	Vill: basniyajan P.O:Boldiatta P.S:Donbari 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	:	Most: Upoma Begum
(iii) Father's name	:	MD: Abdur Rashid
(iv) GB member's info	:	Branch: Nalhara, Centre # 41 (Female), Member ID: 3046/2, Group No: 04 Member since: 2000-raning(017Years) First loan: BDT 4000Taka.
Further Information:		Existing loan: 54976 Outstanding loan: 40456
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Plough Fish
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-586960
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: UPOMA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 4,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	UZZOL STORE
Location	:	Baniyaja, Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 627,750
Financing	:	Self BDT 567,750(from existing business) 86% Required Investment BDT 60,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	09ft x 10 ft= 90 Square ft
Security of the shop	:	130,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like chamra juta, lady hill, shu shandel , etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

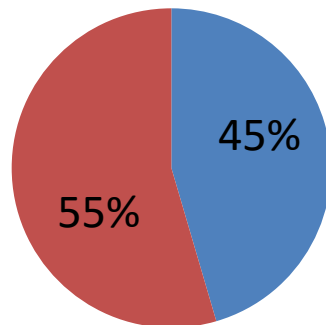
Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
chal,vushi,atta,moyda,chini etc.	10,000	300,000	3,600,000	3,780,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000
Less. Variable Expense				
chal,vushi,atta,moyda,chini etc.	9,500	285,000	3,420,000	3,591,000
Total variable Expense(B)	9,500	285,000	3,420,000	3,591,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000
Less. Fixed Expense				
Rent		0	0	0
Electricity bill		300	3,600	3,700
Transportation		1500	18,000	18,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		500	6,000	6,300
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		200	2,400	2,600
Total fixed Cost (D)		7,500	90,000	91,400
Net Profit (E) [C-D)		7,500	90,000	97,600
Investment Payback			36,000	36,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
chal	3	2100	6,300	10	2100	21,000	27,300
vushi	5	1200	6,000	5	1200	6000	12,000
atta	5	1100	5,500	10	1100	11,000	16,500
muri	4	320	1,280	5	320	1,600	2,880
khud	1	1550	1,550	1	1550	1550	3,100
chini	1	2550	2,550	1	2550	2550	5,100
narish	1	2150	2,150	1	2150	2150	4,300
cosmetic	1	10000	10,000	1	10000	10000	20,000
other	1	14670	14,670	1	4150	4150	18,820
Security			0	0	0	0	0
Total	33		50,000	0		60,000	110,000

Source of Finance



■ Entrepreneur Investment 50000

■ Invastor Invastmaent 60000

■ Total Investment 110000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
chal,vushi,atta,moyda,chini etc.	11,000	330,000	3,960,000	4,158,000
Total Sales (A)	11,000	330,000	3,960,000	4,158,000
Less. Variable Expense				
chal,vushi,atta,moyda,chini etc.	10,450	313,500	3,762,000	3,950,100
Total variable Expense(B)	10,450	313,500	3,762,000	3,950,100
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000	207,900
Less. Fixed Expense				
Rent		0	0	0
Electricity bill		300	3,600	3,700
Transportation		1500	18,000	18,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		500	6,000	6,300
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		200	2,400	2,600
Total fixed Cost (D)		7,500	90,000	91,400
Net Profit (E) [C-D]		9,000	108,000	116,500
Investment Payback			36000	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	108,000	116,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		52,000
	Total Cash Inflow	168,000	168,500
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	116,000	36,000
3	Net Cash Surplus	52,000	132,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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



স্বাধীনতা
সময়ের
শক্তি

গ্রামীণ শক্তি সান

প্রস্তাবিত নবীন উদে

প্রকল্পের নাম: উজ্জ্বল - হোসেন

উনিটের নাম: স্বনবাড়ী, দেসদাশৈল প্রকল্প

দ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

ম: উজ্জ্বল - হোসেন

বাস: ২৮ ব্লক জন্ম তারিখ: ০২/০২/৯২

স্বাক্ষরিত যোগ্যতা: ২০২০ ব্লক















FAMILY PICTURE

