

Proposed NU Business Name: **AJAHAR STORE**



Project identification and prepared by: Md. Ataur Rahman,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AJAHAR ALI
Age	:	01-01-1988(29 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother,02 Sisters
Address	:	Vill: Baniyabari,P.O : Kuraliya, P.S: 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	:	MOST. ROGINA KHATUN
(iii) Father's name	:	BELAYET HOSHAIN
(iv) GB member's info	:	Branch: Sandhanpur, Centre # 51 (Female), Member ID: 5857, Group No: 03 Member since: 28-11-2011 (07Years) First loan: 18,000 taka. Existing loan: 30,000 taka Outstanding loan: 21820 taka
Further Information:		
(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	:	03 years experience in own business, 05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	none
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-978339
Mother's Contact No.	:	01869788553
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROGINA KHATUN joined Grameen Bank since 07 years ago. At first she took 18,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: AJAHAR STORE
Location	:	Kuraliya Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :11,2500
Financing	:	Self BDT 62,500(from existing business) % Required Investment BDT 50,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 05 ft= 50 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
bakery, pan pata,vaja,suta detergant,komol pani etc.	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
bakery, pan pata,vaja,suta detergant,komol pani etc.	3,400	102,000	1224000
Total variable Expense (B)	3,400	102,000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		700	8,400
Transportation		500	6000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		100	1,200
Guard		100	1200
Generator		300	3600
Mobile Bill		100	1200
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		10,200	122,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
bekary	1	2000	2000	1	2000	2000	4000
motor vaza	1	500	500	2	500	1000	1500
pan pata	1	1000	1000	2	1000	2000	3000
chanachur vaza	1	1000	1000	1	1000	1000	2000
detergent	1	3000	3000	2	3000	6000	9000
Soft Drink	1	5000	5000	5	5000	25000	30000
suta	1	300	300		300	0	300
teshonary	1	5000	5000	1	5000	5000	10000
cosmetic samogri	1	8000	8000	1	8000	8000	16000
			0		0	0	0
others			6700				6700
security			30,000				30000
Total			62500			50000	112500

Source of Finance

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
bakery, pan pata,vaja,suta detergant,komol pani etc.	4,500	135,000	1620000	1701000	
Total Sales (A)	4,500	135,000	1,620,000	1701000	
Less. Variable Expense					
bakery, pan pata,vaja,suta detergant,komol pani etc.	3825	114,750	1,377,000	1445850	
Total variable Expense (B)	3825	114,750	1,377,000	1445850	
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000	255150	
Less. Fixed Expense					
Rent		1000	12000	12,000	
Electricity Bill		800	9600	10,200	
Transportation		700	8,400	9,400	
Salary (self)		5000	60000	60,000	
Salary (self)		0	0	0	
Entertainment		200	2,400	3,000	
Guard		100	1200	1,200	
Generator		300	3600	3,600	
Mobile Bill		200	2400	3,100	
Total Fixed Cost		8,300	99,600	102,500	
Net Profit (E) =[C-D]]		11,950	143,400	152,650	
Investment Payback			30000	30,000	

<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	50,000	
1.2	Net Profit	143,400	152,650
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		113,400
	Total Cash Inflow	193,400	266,050
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	113,400	236,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

প্রস্তাবিত নবীন

নাম:

হোতাহর ষ্টেড

পিতার নাম:

অক্ষয় চন্দ্র

কার সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রী: হোতাহর ষ্টেড - আদর্শ

জন্ম তারিখ: ৩১/০১/১৯৮০

২৯

কল্যাণেশ্বরী











FAMILY PICTURE

