

Proposed NU Business Name: **AMAN STORE**

Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta5

Name	:	MD. RAKIB HOSSAIN
Age	:	14/03/1999 (23 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Chandpur, P.O: Bhawal Chandpur, P.S: Kapashia, 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	:	BILKIS <input type="checkbox"/>
(iii) Husband's name	:	AMAN ULLAH
(iv) GB member's info	:	Branch: Bhawal Chandpur, Centre # 23 (Female), Member ID: 3465, Group No: 09 Member since: 03/05/1992 to 2017 (25 Years) First loan: BDT 5,000/- Existing loan: BDT 30,000/-, Outstanding loan: BDT 15,000 /-
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 running business. He has 03 years training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01635-674878
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BILKIS joined Grameen Bank since 25 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMAN STORE
Location	:	Chandpur Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 94,700/-
Financing	:	Self BDT 44,700 (from existing business) 45% Required Investment BDT 50,000 (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 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: Sugar, Salt,Atta, Soyabin Oil, Pulse, Soap, Deterjent Powder,etc▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Chandpur Bazer.▪Agreed grace period is 3 months.

Existing Business

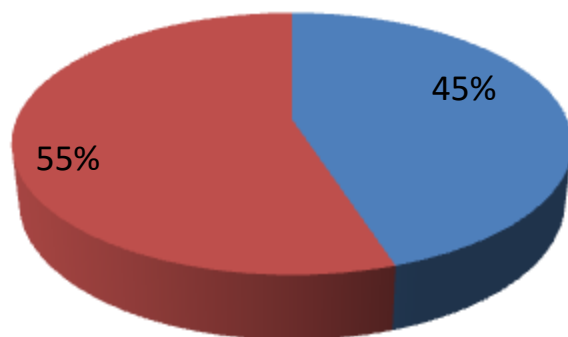
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Sugar, Salt, Atta, Soyabin Oil, Pulse, Soap, Deterjent Powder, etc	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Sugar, Salt, Atta, Soyabin Oil, Pulse, Soap, Deterjent Powder, etc	1,600	48,000	5,76,000
Total variable Expense (B)	1,600	48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Transportation		700	8,400
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Gard		200	2,400
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,650	67,800
Net Profit (E) [C-D]		6,350	76,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Sugar	04 Sacks	2,600	10,400	05 Sacks	2,600	13,000	23,400
Salt	02 Sacks	1,250	2,500	05 Sacks	1,250	6,250	8,750
Atta	03 Sacks	1,350	4,050	04 Sacks	1,350	5,400	9,450
Soyabin Oil	30 Liter	100	3,000	1 Darm	16,200	16,200	19,200
Pulse	50 Kg	110	5,500	1 Sacks	4,100	4,100	9,600
Soap	100 Pcs	30	3,000	50 Pcs	30	1,500	4,500
Deterjent Powder	50 Pcs	25	1,250	50 Pcs	25	1,250	2,500
Other	-	-	15,000	-	-	2,300	17,300
Total			42,700			50,000	94,700

Source of Finance



■ Entrepreneur's Contribution- 42,700

■ Investor's Investment- 50,000

■ Total Investment-94,700

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Sugar, Salt,Atta, Soyabin Oil, Pulse, Soap, Deterjent Powder,etc	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Sugar, Salt,Atta, Soyabin Oil, Pulse, Soap, Deterjent Powder,etc	2,400	72,000	8,64,000	9,07,200	9,52,560
Total variable Expense (B)	2,400	72,000	8,64,000	9,07,200	9,52,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Transportation		1,000	12,000	13,000	14,000
Electricity Bill		300	3,600	3,600	3,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Gard		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost (D)		7,000	84,000	85,300	86,500
Net Profit (E) [C-D]		11,000	1,32,000	1,41,500	1,51,640
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,32,000	1,41,500	1,51,640
1.4	Opening Balance of Cash Surplus		1,12,000	2,33,500
	Total Cash Inflow	1,82,000	2,53,500	3,85,140
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	70,000	20,000	20,000
3	Net Cash Surplus	1,12,000	2,33,500	3,65,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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



স্বাস্থ্য শক্তি
সামগ্রিক উন্নয়ন

গ্রামীণ শক্তি সাম

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প্রস্তাবিত নবীন উদ্যো

র নাম:

তিনা স্মান স্কোর

টর নাম:

হাসানাসিমা

প্রকল্প

কার সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রী: রুগিণী স্কোর

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জন্ম তারিখ: ১৪/০৬/১৯

ত যোগ্যতা:

২০ স্কোর









FAMILY PICTURE

