

Proposed NU Business Name: AL-MIRRA VERITIES STORE



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SIRAJUL ISLAM
Age	:	25-06-1988 (29 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: North Kalma, P.O: Dairy Farm, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FOYJUN NESA
(iii) Father's name	:	MD. DULAL ISLAM
(iv) GB member's info	:	Branch: Ashulia, Centre # 48(Female), Member ID: 1155, Group No: 02 Member since: 22-05-2009 (08 Years) First loan: BDT 15,000 Taka.
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Mother
(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.)	:	Verities item business.
Business Experiences and Training Info	:	5 years experience in running business. 4 Years in own business He has training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-253501
Family's Contact No.	:	01738-964908
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FOYJUN NESHA Joined Grameen Bank Since 8 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House Repair.

Proposed Nobin Udyokta Business Info

Business Name	:	AL-MIRRA VERITIES STORE
Location	:	Kalmar-01, Savar, Dhaka.
Total Investment in BDT	:	BDT 3,60,000/-
Financing	:	Self BDT 3,00,000 (from existing business) 83% Required Investment BDT 60,000 (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft x 13ft = 156 Square ft.
Implementation	:	<ul style="list-style-type: none">▪ Currently run a Verities business.▪ The business is operating by entrepreneur. Existing on 01 Employees.▪ The business is under Renting.▪ Collects goods from Bonggo Bazar, Baipile.▪ Agreed grace period is 3 months.

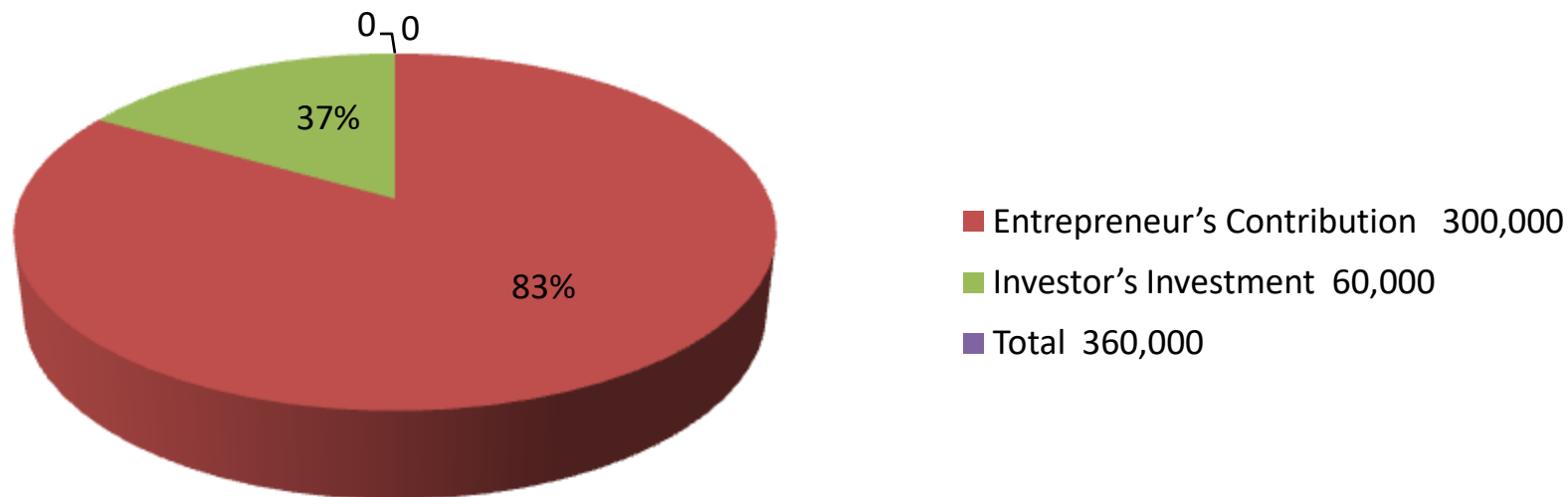
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Verities item	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Verities item	3400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		13,200	158400
Net Profit (E)= [C-D]		4,800	57600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Food Item	0	0	35,000	0	0	10,000	45,000
Shoes item	0	0	40,000	0	0	10,000	50,000
Load+ Bkash	0	0	2,25,000	0	0	40,000	2,65,000
Total	0	0	3,00,000	0	0	60,000	2,60,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Verities item	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense			0		
Verities item	4250	127500	1530000	1606500	1686825
			0		
Total variable Expense (B)	4,250	127500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500	297675
Less Variable Expense			0		
Rent		3,000	36000	36,000	36000
Electricity bill		1200	14400	14900	15400
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		100	1200	1200	1200
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		13,800	165,600	166,700	167800
Net Profit (E)= [C-D]		8700	104400	116,800	129875
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	104,400	116,800	129875
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,400	173200
	Total Cash Inflow	164400	197200	303075
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	80,400	173200	279075

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 01 Others:0
Experience & Skill : 5 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kalmar-01, Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

ROCKET
बकेट
कमल - साधन - व्यापक - प्रत्याभूति - भारतीय

२ टि बूटि सिवाय २२० टिका

बूटि बाजार "Rocket-टिका" बाजार
२० डि.मि. २०

१० टिका

२ टि बूटि सिवाय २२० टिका

२ टि बूटि सिवाय २२० टिका

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ROCKET
বকিটে
স্মার্ট-ফোন কাস্টম জোন্সন ব্যাকসি

২ টি বুকি সিম মাথ = ১২০ টাকা
কাস্টমার = ২০০ টাকা ডিফারেন্স
২০ ৯৯ ৯৯

১০ টাকা
১০ টাকা
১০ টাকা



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Vertical banner or poster on the right side of the image, featuring a portrait of a man and some text. The text is partially obscured but includes '1GB' and '১০০'.











FAMILY PICTURE