

## Proposed NU Business Name: **NAJRUL GENERAL 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	:	<b>NAJRUL ISLAM</b>
Age	:	12-02-1983 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	06 Brothers
Address	:	Vill: South 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	:	<b>HABIA KHATUN</b>
(iii) Father's name	:	<b>KANU MOLLAH</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 15 (Female), Member ID: 4411/2, Group No: 08 Member since: 11-04-2003 (14 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 24,912/-, Outstanding loan: 3,412/-
(v) Who pays GB loan installment	:	Mather
(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.)	:	Glossary business.
Business Experiences and Training Info	:	10 years experience in running business. 09 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-699202
Family's Contact No.	:	01940-951857
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HABIA KHATUN** Joined Grameen Bank Since 14 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	:	<b>NAJRUL GENERAL STORE</b>
Location	:	Kalma-01, Dairy Farm, Savar, Dhaka.
Total Investment in BDT	:	BDT 4,10,000/-
Financing	:	Self BDT 2,60,000 (from existing business) 63% Required Investment BDT 150,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	14 ft. x 18 ft. = 252 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪ Currently run a Glossary business.</li><li>▪ The business is operating by entrepreneur. Existing no Employees.</li><li>▪ The business is under renting.</li><li>▪ Collects goods from Saver, Dhamrai.</li><li>▪ Agreed grace period is 3 months.</li></ul>

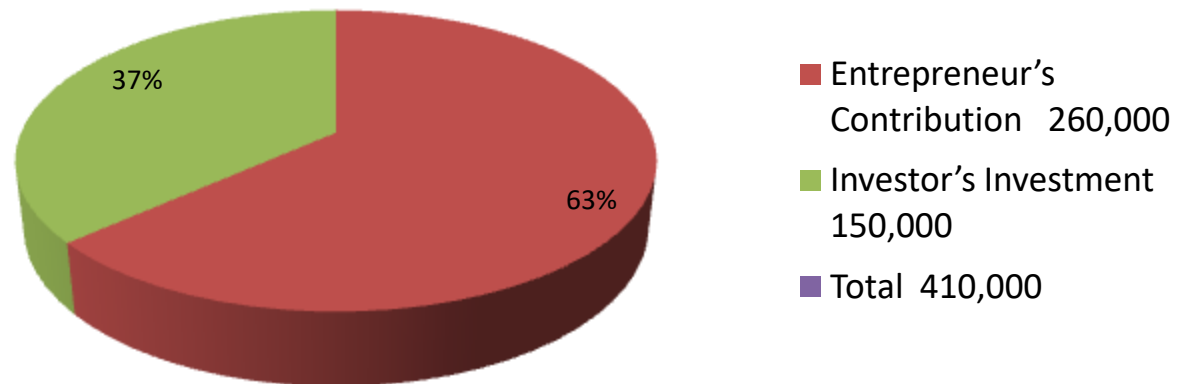
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Glossary item	4000	120000	1440000
	0	0	0
<b>Total Sales (A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
Less Variable Expense			
Glossary item	3400	102000	1224000
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102000</b>	<b>1224000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
Less Variable Expense			
Rent		2,000	24000
Electricity bill		700	8400
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>9,300</b>	<b>111600</b>
<b>Net Profit (E)= [C-D]</b>		<b>8,700</b>	<b>104400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	8	3000	24,000	15	3,000	45,000	69,000
Pulse	3	4000	12,000	5	4000	20,000	32,000
Cosmetics	0	0	150,000	0	0	30,000	180,000
Oile	3	5000	15,000	3	5000	15,000	30,000
Cold Drinks	10	500	5,000	10	500	5,000	10,000
Biscuit, Chanachur, Chocolate, Egg, Coal etc.	0	0	19,000	0	0	35,000	54,000
Fridge	1	35000	35,000	0	0	0	35,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>260,000</b>	<b>0</b>	<b>0</b>	<b>150,000</b>	<b>410,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Glossary item	5000	150000	1800000	1890000	1984500
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
Glossary item	4250	127500	1530000	1606500	1686825
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>1606500</b>	<b>1686825</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>					
Rent		2,000	24000	24000	24000
Electric Bill		700	8400	100800	1209600
Transportaion		1,200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>9700</b>	<b>116400</b>	<b>204720</b>	<b>1314276</b>
<b>Net Profit (E)= [C-D]</b>		<b>12800</b>	<b>153600</b>	<b>161280</b>	<b>169344</b>
<b>Investment Pay Back</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	153,600	161280	169344
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		93600	194880
	<b>Total Cash Inflow</b>	<b>303,600</b>	<b>254,880</b>	<b>364,224</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>93,600</b>	<b>194,880</b>	<b>304,224</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 10 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures

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১নং কলমা, সাভার, ঢাকা

বিসমিল্লাহির রাহমানির রাহিম

# নজরুল জেনারেল স্টোর

শ্রোঃ মোঃ নজরুল ইসলাম



কলমা ১ নং বাস স্ট্যান্ড ডেইরী ফার্ম, সাভার, ঢাকা মোবাঃ ০১৭১০-৬৯৯২০২





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# FAMILY PICTURE