

Proposed NU Business Name: **GAZI STORE**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Suhel Rana
Age	:	10-07-1989(29 Years)
Education, till to date	:	Class Five
Marital status	:	married
Children	:	1 son
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Khaser tek, P.O: Muksukpur, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jasna Begum
(iii) Father's name	:	Harunurosid gazi
(iv) GB member's info	:	Branch: Muksukpur, Centre # 16(Female), Member ID:5674 , Group No: 16 Member since: 2014 -2018(4Years) First loan: BDT 7000/-
Further Information:		Existing loan: BDT 300,000- Outstanding loan: BDT :128501
(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	:	17 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01914577321
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JASNA BEGUM joined Grameen Bank since 4 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Gazi Store
Location	:	Fultola bazar
Total Investment in BDT	:	BDT:200,000
Financing	:	Self BDT 150,000(from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 15ft= 300square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,oill,suger etc▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Fultola.▪Agreed grace period is 3 months.

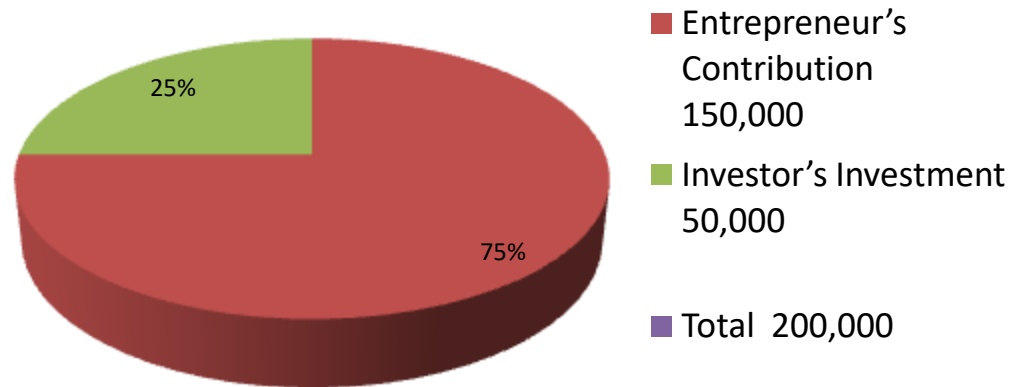
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oill,suger,solt etc	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less. Variable Expense			
Rice,oill,suger,solt etc	3400	102000	1224000
Total variable Expense (B)	3400	102000	1224000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less. Fixed Expense			
Rent		3000	36000
Mobile Bill		300	3600
Trasportation		2000	24000
Electricity Bill		300	3600
Salary (self)		5000	60000
Salary(staff)			
Entertainment		300	3600
Security Guard		200	2400
Total fixed Cost (D)		11100	133200
Net Profit (E) [C-D)		6900	82800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	20	2500	50000	10	00	25000	75000
Cosmetics	00	00	30000	00	00	10000	40000
onion	00	00	10000	00	00	10000	20000
Others	00	00	10000	0	0	5000	15000
Security			50000				50000
Total	00	00	150000	10		50000	200000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice,Cosmetics,suger,oill etc	5000	150000	1800000	1890000
		0	0	0
Total Sales (A)	5000	150000	1800000	1890000
Less. Variable Expense		0	0	0
Rice,Cosmetics,suger,oill etc	4250	127500	1530000	1606500
Total variable Expense (B)	4250	127500	1530000	1606500
Contribution Margin (CM) [C=(A-B)]	750	22500	270000	283500
Less. Fixed Expense				
Rent		3000	36000	36000
Mobile Bill		300	3600	3800
Transportation		2000	24000	24000
Electricity Bill		300	3600	3800
Salary (self)		5000	60000	60000
Salary(staff)				
Entertainment		300	3600	3800
Security Guard		200	2400	2500
Total fixed Cost (D)		11100	133200	133900
Net Profit (E) [C-D]		11400	136800	149600
Investment Payback			30000	30000

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	50,000	
1.2	Net Profit	136800	149600
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		106800
	Total Cash Inflow	186800	256400
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	80000	30000
3	Net Cash Surplus	106800	226400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 1 7Years
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



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FAMILY PICTURE

