

Proposed NU Business Name: **ONJILA STORE**



Project identification and prepared by: Md. Mohiuddin Rubel
Ghatail Unit, Tangail
Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. UZZAL SHEAK
Age	:	01-07-1990(25 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	3Brothers & 3 Sister's
Address	:	Vill: Ghatail P.O: Ghatail P.S: Ghatail , 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	:	MRS. HAMIDA BEGUM
(iii) Father's name	:	MD. MOYEN UDDIN
(iv) GB member's info	:	Branch: Ghatail, Centre # 82 (Female), Member ID: 5782, Group No: 04 Member since: 20-06-2006 (09Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: None, Outstanding loan: Nill
(v) Who pays GB loan installment	:	None
(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	:	Five years experience in running business. He has one year training
Other Own/Family Sources of Income	:	Father's Income (Tea Stall)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-652065
Mother's Contact No.	:	01626-875250
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MRS. HAMIDA BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	UZZAL STORE
Location	:	Front Of GB, Ghatail,Tangail.
Total Investment in BDT	:	BDT 115,000
Financing	:	Self BDT 35,000(from existing business) 44% Required Investment BDT 80,000(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	13 ft x 13 ft= 169 Square ft
Security of the shop	:	BDT 70,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Parashut, Noodles, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream,Tea And Caram Board,Etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shop is rented.▪Collects goods from Ghatail Bazar.▪Agreed grace period is 3 months.

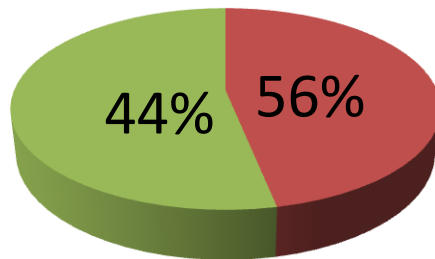
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Parashut, Noodles, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream	2,000	60,000	720,000
Tea	100	3,000	36,000
Caram Board	100	3,000	36,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Parashut, Noodles, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream ,Etc	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Gurd		100	1,200
Total fixed Cost (D)		8,600	103,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Parashut, Noodles, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream ,Etc	14,000		14,000
Rice=20*1450		29,000	29,000
Pulse=5*6200		31,000	31,000
Flour=5*1100		5,500	5,500
Soyaben Oil=1*14500		14,500	14,500
Caram Board=1*9000	9,000		9,000
Rak=2*6000	12,000		12,000
Total	35,000	80,000	115,000

Source of Finance



Entrepreneur Contribution: 35,000

Investors Investment : 80,000

Total Investment : 1,15,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice,Pulse,Flour,Parashut, Noodles, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream ,Etc	2,900	87,000	1,044,000	1,096,200
Tea	100	3,000	36,000	37,800
Caram Board	100	3,000	36,000	37,800
Total Sales (A)	3,100	93,000	1,116,000	1,171,800
Less. Variable Expense				
Rice,Pulse,Flour,Parashut, Noodles, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream	2,465	73,950	887,400	931,770
Total variable Expense (B)	2,465	73,950	887,400	931,770
Contribution Margin (CM) [C=(A-B)	635	19,050	228,600	240,030
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		500	6,000	6,000
Mobile Bill		350	4,200	4,200
Transportation		500	6,000	6,000
Salary (self)		5000	60,000	60,000
Entertainment		250	3,000	3,000
Gurd		100	1,200	1,200
Depreciation			2,400	2,400
Total Fixed Cost		8700	106,800	106,800
Net Profit (E) [C-D)		10,350	121,800	133,230
Investment Payback			12,000	12,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	121,800	133,230
1.3	Depreciation (Non cash item)	2,400	2,400
1.4	Opening Balance of Cash Surplus		76,200
	Total Cash Inflow	204,200	211,830
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	76,200	163,830

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





व्यक्तिगत चिठ्ठी का प्रमाणित प्रमाण
स्थान: स्थान: दिल्ली
दिनांक: - 02/07/2020





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ উজ্জল শেখ
Name: MD. UZZAL SHEAK
পিতা: মোঃ ময়েন উদ্দিন
মাতা: মোছাঃ হামিদা বেগম
Date of Birth: 01 Jul 1990
ID NO: 19909322807000046

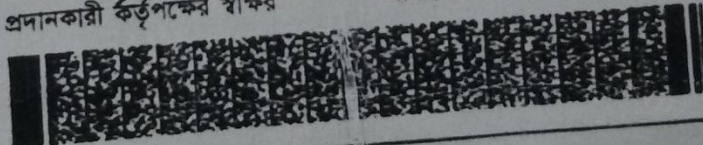
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তবতায় অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ঘাটাইল, গ্রাম, পল্লী: ঘাটাইল, ডাকঘর: ঘাটাইল - ১৯৮০,
ঘাটাইল, ঘাটাইল পৌরসভা, টাঙ্গাইল

রক্তের গ্রুপ / Blood Group: AB+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৮/০৯/২০১৩



FAMILY PICTURE

