

# Proposed NU Business Name: **AL-MADINA TELECOM & GENERAL STORE**



Project identification and prepared by: Md. Ataur Rahman  
Bashon Unit, Gazipur  
Project verified by: MD. Rofiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. AZIZUR RAHMAN</b>  |
| Age  | : | 10-03-1997 (19 Years)   |
| Education, till to date                          | : | HSC   |
| Marital status                                   | : | Single  |
| Children   | : | No  |
| No. of siblings:                                 | : | 1 Brother & 1 Sister  |
| Present Address                                  |   | Vill: Jugitola, P.O: BRRI ; P.S: Gazipur Sador ; Dist: Gzipur   |
| Parmanent Address                                |   | Vill:Jugitola,: P.O:BRRI ; , P.S: : Gazipur Sador :Dist:Gzipur  |
| Parent's and GB related Info                     |   | Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>   |
| (i) Who is GB member                             | : |   |
| (ii) Mother's name                               | : | <b>MST. AZIRAN</b>  |
| (iii) Father's name                              | : | <b>MD. NAZRUL ISLAN</b>   |
| (iv) GB member's info                            | : | Branch: Gasa, Centre # 48 (Female),<br>Member ID: 4456/2, Group No: 02; Member since: 10-02-2009<br>(7 Years)<br>First loan: 5000 Taka. |
| Further Information:                             |   | Existing loan: 15,000    Outstanding loan: 14575  |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>BRAC ASA etc.. | : |   |

## ***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  | : | 6 years experience in running business.<br>He has no trained |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01949491241  |
| Fathers Contact No.   | : | 01845299495  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bashon Unit             |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AZIRAN** is a member of Grameen Bank. since 7 years. At first he took 5000 taka loan from Grameen Bank. **AZIRAN** gradually took loan from GB. Utilize loan in Home Development.

# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>AL-MADINA TELECOM&amp;GENERAL STORE</b>   |
| Location  | : | Razib Market,Jugitola  |
| Total Investment in BDT                           | : | BDT =2,00,000  |
| Financing   | : | Self BDT 1,00,000 (from existing business) 50%<br>Required Investment BDT 1,00,00 0(as equity) 50%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size Of Shop                                      | : | 10 ft *12 ft=120 Square ft.  |
| Security Of The Shop                              | : | None   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods,like-Rice,Soap,Soft drinks,Cosmetics Item,Electrics Item, Bkash,Load etc.</li> <li>▪The business is operating by entrepreneur. Existing No employee.</li> <li>▪Collects goods from Joydebpur.</li> <li>▪The shop is Rent.</li> <li>▪Average Gain on Sale 15%</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

# Existing Business

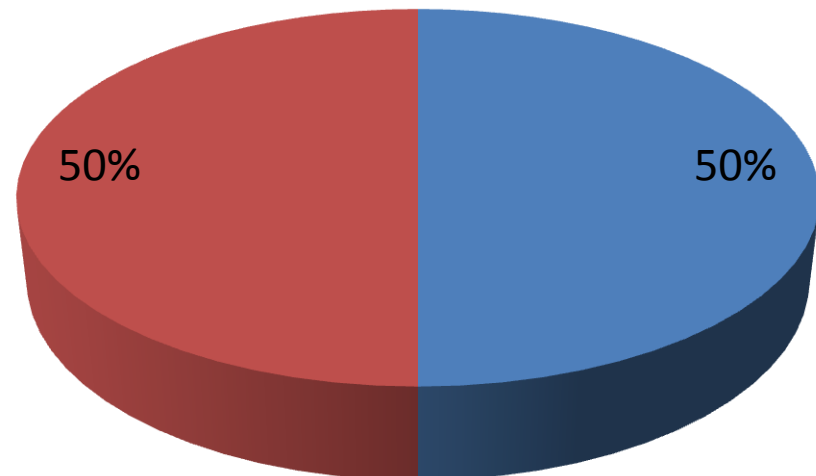
| Particular   | Daily | Monthly | Yearly |
|--|-------|---------|--------|
| <b>Revenue (sales)</b>                                   |       |         |        |
| Rice,Soap,Soft drinks,Cosmetics Item,Electrics Item etc. | 2000  | 60000   | 720000 |
| <b>Bkash=15,000*4/1000=60 ; Load=3000*27/1000=81</b>     | 141   | 4230    | 50760  |
| <b>Total Sales (A)</b>                                   | 2141  | 64230   | 770760 |
| <b>Less. Variable Expense</b>                            |       |         |        |
| Rice,Soap,Soft drinks,Cosmetics Item,Electrics Item etc. | 1700  | 51000   | 612000 |
| <b>Total variable Expense (B)</b>                        | 1700  | 51000   | 612000 |
| <b>Contribution Margin (CM) [C=(A-B)]</b>                | 441   | 13230   | 158760 |
| <b>Less. Fixed Expense</b>                               |       |         |        |
| Rent   |       | 1000    | 12000  |
| Electricity Bill   |       | 400     | 4800   |
| Mobile bill  |       | 150     | 1800   |
| Gurd   |       | -       |        |
| Transportation   |       | 500     | 6000   |
| Generator  |       | -       | -      |
| <b>Entertainment</b>                                     |       | 100     | 1200   |
| <b>Salary(Self)</b>                                      |       | 5000    | 60000  |
| <b>Total fixed Cost(D)</b>                               |       | 7150    | 85800  |
| <b>Net Profit(E) [C-D]</b>                               |       | 6080    | 72960  |

## INVESTMENT BREAKDOWN

| Particulars   | Existing | Proposed | Proposed Total |
|---------------|----------|----------|----------------|
| Grocery Item  | 40000    | 55000    | 95000          |
| Electric Item | 20000    | -        | 20000          |
| Cosmetic Item | 13000    | 15000    | 28000          |
| Bkash, Load   | 27000    | 30000    | 57000          |
| Total         | 100000   | 100000   | 200000         |

## Source of Finance

- Entrepreneur Contribution=100000
- Investors Investment=100000
- Total=200000
- 



## Financial Projection

| Particular  | Daily | Monthly | 1st Year | 2 <sup>nd</sup> Year |
|---|-------|---------|----------|----------------------|
| <b>Revenue (sales)</b>                                  |       |         |          |                      |
| Rice,Soap,Soft drinks,Cosmetics Item,Electrics Item etc | 3000  | 90000   | 1080000  | 1134000              |
| <b>Bkash=15,000*4/1000=60 ; Load=3000*27/1000=81</b>    | 141   | 4230    | 50760    | 53298                |
| <b>Total Sales (A)</b>                                  | 3141  | 94230   | 1130760  | 1187298              |
| <b>Less. Variable Expense</b>                           |       |         |          |                      |
| Rice,Soap,Soft drinks,Cosmetics Item,Electrics Item etc | 2550  | 76500   | 918000   | 963900               |
| <b>Total variable Expense (B)</b>                       | 2550  | 76500   | 918000   | 963900               |
| <b>Contribution Margin (CM) [C=(A-B)]</b>               | 591   | 17730   | 212760   | 223398               |
| <b>Less. Fixed Expense</b>                              |       |         |          |                      |
| Rent  |       | 1000    | 12000    | 12000                |
| Electricity Bill  |       | 400     | 4800     | 4800                 |
| Mobile bill   |       | 150     | 1800     | 18000                |
| Gurd  |       | -       |          |                      |
| Transportation  |       | 500     | 6000     | 6000                 |
| Generator   |       | -       | -        | -                    |
| <b>Entertainment</b>                                    |       | 100     | 1200     | 1200                 |
| <b>Salary(Self)</b>                                     |       | 5000    | 60000    | 60000                |
| <b>Total fixed Cost(D)</b>                              |       | 7150    | 85800    | <b>85800</b>         |
| <b>Net Profit(E) [C-D]</b>                              |       | 6080    | 72960    | 137598               |
| <b>Investment Paybac</b>                                |       |         | 60000    | <b>60000</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> |
|-------------|---|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 100000              |                     |
| 1.2         | Net Profit  | 72960               | 137598              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 12960               |
|             | <b>Total Cash Inflow</b>                          | <b>172960</b>       | <b>150558</b>       |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |
| 2.1         | Purchase of Product                               | 100000              |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 60000               | 60000               |
|             | <b>Total Cash Outflow</b>                         | <b>160000</b>       | <b>60000</b>        |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | 12960               | 90558               |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0,Others:01  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures



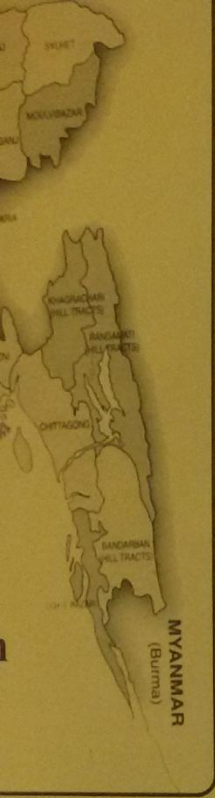












ar, Dhaka-1100.

|      |            |      |
|------|------------|------|
| ০৮২১ | নড়াইল     | ০৪৮১ |
| ০৫১  | জয়পুরহাট  | ০৫৭১ |
| ০৪২১ | লালমনিরহাট | ০৫৯১ |
| ০৬৩১ | মেহেরপুর   | ০৭৯১ |
| ০৩২১ | সৈয়দপুর   | ০৫৫২ |
| ০৭১  | শরিয়তপুর  | ০৬৪১ |
| ০৭৩১ | রাজবাড়ী   | ০৬৪২ |
| ০৪৭১ | মুন্সিগঞ্জ | ০৬৯১ |
| ০৭৫১ | শেরপুর     | ৫১০৯ |
| ০৮৭১ | নেত্রকোনা  | ০৯৫১ |
| ০৫৬১ | বরগুনা     | ০৪৪৬ |
| ০৫৬২ | বিনাইদহ    | ০৪৫১ |
| ০৩৫১ | মাগুরা     | ০৬১১ |
| ০৩৬১ | বালকাঠি    | ০৪৯৬ |
| ০৪০২ | থাপড়াছড়ি | ০৩৭১ |
| ০৭৩২ | পিরোজপুর   | ০৪৬১ |

# গণপ্রজাতন্ত্রী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

জন্মনিবন্ধন-৩

## জন্ম সনদ

(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং: ০৯

নিবন্ধন তারিখ: ২২ ০৭ ২০০৭  
দিন মাস বৎসর

সনদ ইস্যুর তারিখ: ১৫ ০৪ ০৫  
দিন মাস বৎসর

ব্যক্তিগত পরিচিতি নং: ২৯৯৭.৩৩৪৩০২৩০৩০২৭০

নাম: মোঃ আফিজুর রহমান

জন্ম তারিখ: সংখ্যায় (খ্রিঃ): ২০-০৩-২০১৫ খ্রিঃ লিঙ্গ:  নারী  পুরুষ

কথায় (খ্রিঃ): হুজুরা মাদ টাউনশিপ গাওঁদাঙ্গা মন।

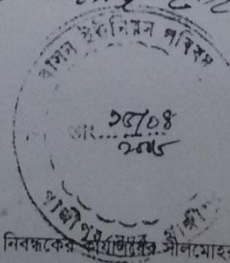
জন্মস্থান: মাদে গোলাপীয়া, ইউনিয়ন বামন, টাঙ্গাইল জেলা  
শাকীপুর মদর, জেলা শাকীপুর।

পিতার নাম: মোঃ মাহবুবুল ইসলাম জাতীয়তা: বাংলাদেশী

মাতার নাম: মোছাঃ আফিজুর জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: মাদে গোলাপীয়া, ইউনিয়ন বামন, টাঙ্গাইল জেলা  
শাকীপুর মদর, জেলা শাকীপুর।

তারিখ: ১৫/০৪/০৫  
অফিসের মহাসা  
(প্রত্যুতকারীর স্বাক্ষর ও নামসহ সীল)  
বালম ইউনিয়ন পশ্চিম  
শাকীপুর মদর, গাওঁদাঙ্গা



তারিখ: ১৫/০৪/০৫  
(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

নিবন্ধকের স্বাক্ষর ও নামসহ সীলমোহর



# FAMILY PICTURE

