

Proposed NU Business Name: **ABUL HOSEN VANDARY STORE**



Project identification and prepared by: Md. Golam rusul,
Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Biswash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUZZAMAN
Age	:	21-2-1986(30 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 3 Sister
Address	:	Vill: Satrapara, P.O: Ramshing, P.S: Munsigonj, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ALEYA BEGUM
(iii) Father's name	:	ABDUL HOSEN
(iv) GB member's info	:	Branch: Modina bajar, Centre # 18(Female), Member ID: 3300, Group No: 06 Member since: 01-03-2004 (12 Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 3483
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has 5 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01950743989
Mother's Contact No.	:	01725882193
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEYA BEGUM joined Grameen Bank since 12 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABUL HOSEN VANDARY STORE
Location	:	Satrapara, Ramshing, Munshigonj Sadar, Munshigonj
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 125,000/-(from existing business) 61% Required Investment BDT 80,000/-(as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft= 100square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionery Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rikabibajar▪Agreed grace period is 3 months.

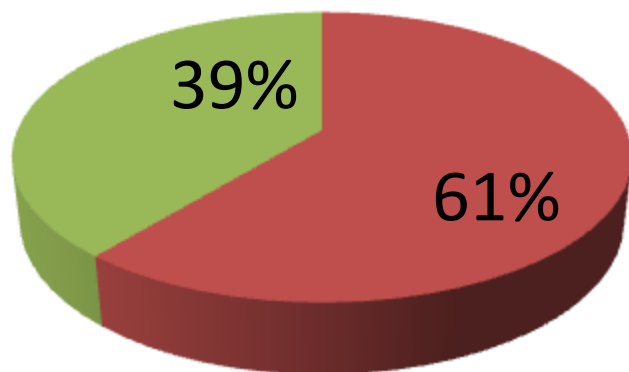
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,950	88,500	1,062,000
Total Sales (A)	2,950	88,500	1,062,000
Less. Variable Expense			
Grocery Item	2,508	75,225	902,700
Total variable Expense (B)	2,508	75,225	902,700
Contribution Margin (CM) [C=(A-B)]	443	13,275	159,300
Less. Fixed Expense			
Rent		800	9,600
Electricity bill		1,200	14,400
Mobile Bill		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		5,475	65,700

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cometics	50,000	6,000	56,000
Soft drinks	20,000	0	20,000
Biscuit	5,000	5,000	10,000
Rice (10 x 2000)	20,000	40,000	60,000
Pulse (1 x 1600)	4,600	9200	13,800
Others	10,400	0	10,400
Fridge	15,000	0	15,000
Oil (200 x 98)	0	19800	19,800
Total	125,000	80,000	205,000

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 80,000
- Total 205,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Grocery Item	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity bill		1,200	14,400	15,500
Mobile Bill		400	4,800	5,500
Transportation		400	4,800	6,500
Salary (self)		5,000	60,000	60,000
Entertainment		300	3,600	4,000
Total Fixed Cost		8,100	97,200	101,100
Net Profit (E) [C-D]		9,900	118,800	125,700
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	118,800	125,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		70,800
	Total Cash Inflow	198,800	196,500
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	70,800	148,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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













A blue metal cart filled with various packaged goods. Visible items include boxes of instant noodles, bags of snacks, and other packaged food items. The cart is positioned in the foreground of the store.

A collection of large plastic jars and containers on a shelf. The jars are labeled with various brands and products, including "Xcel", "Butter", "Popcorn", and "Crackers". The jars contain different types of snacks, such as nuts, seeds, and dried fruits.

A dense display of hanging snack bags. The bags are colorful and feature various brands and product names, including "Fun", "Crackers", and "Snacks". The bags are arranged in vertical columns, creating a vibrant and eye-catching display.

A section of the store showing shelves with various products. On the left, there are bags of snacks and other items. In the foreground, there are several small jars and containers on a counter, including one labeled "Sour Cream". The shelves are filled with a variety of goods, creating a sense of abundance.

উমে
তা

আবুল হোসেন ডালদারী ষ্টোর

পূর্ব মাগালাড়া রামদিং মন্ডীপাড়া

শপট

চউনে
হাতা



A long banner advertisement for Lux soap. The background is blue with white clouds. On the left and right sides, there are images of Lux soap bars in their packaging. In the center, the Lux logo is displayed above the Bengali text 'সুন্দর হাতের পরিষ্কার' (Sunder Hater Poriskar). Below the banner, there is a dark horizontal strip with white Bengali text: 'আবলে হোসন ডান্দারী ষ্টোর' (Abule Hoson Dandari Store) on the left and 'পার্স মাথাপাড়া বামশিং মন্ডীপল্ল' (Pars Mathapada Bamshing Mondipoll) on the right.

আবলে হোসন ডান্দারী ষ্টোর

পার্স মাথাপাড়া বামশিং মন্ডীপল্ল



A collection of small posters and notices on a wooden wall. One poster features a woman's face and the text 'সুন্দর হাতের পরিষ্কার' (Sunder Hater Poriskar). Another poster features a man's face and the text 'আমির হোসেন বেপারী' (Amir Hosain Bepari). There are also some smaller notices and advertisements.



গ্রামীণ ব্যাংক
সহজ ঋণের পাশ বই

সহজ ঋণের পাশ বই

নাম মেসার্স
অণী নং মেসার্স
গ্রুপ নং ৩৬
কেন্দ্র নং ১৮৫
কেন্দ্রের নাম মেসার্স
বই ইস্যুর তারিখ ২৫/৮
শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

