

Proposed NU Business Name: **SAJJAD VARIETIES STORE**



Project identification and prepared by: Md Raju Ahmed,
Nobabganj Unit, Dhaka

Project verified by: Susanto Kuman Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ZILLUR RAHMAN
Age	:	26-07-1987 (29ears)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: Pathakanda, P.O: Bakshanagar , P.S: Nobabganj, 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	:	NILUFA BEGUM
(iii) Father's name	:	ROHOMOT ALI
(iv) GB member's info	:	Branch: Komorganj, Nababganj, Centre # 25(Female), Member ID: 2061/1, Group No: 08 Member since: 01-12-1991 (07 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 15000, Outstanding loan:
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01700913518
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganji Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILUFA BEGUM joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAJJAD VARIETIES STORE
Location	:	Komorgonj baazar, Nobabganj, Dhaka
Total Investment in BDT	:	BDT 4,30,000/-
Financing	:	Self BDT 350,000/-(from existing business) 81% Required Investment BDT 80,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 12ft= 120 square ft
Security of the shop	:	BDT 1,50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cosmetics,chocolate,bag etc▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden Furniture	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Wooden Furniture	2975	89250	1071000
Total variable Expense (B)	2,975	89250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		8,200	98400
Net Profit (E)= [C-D]		7,550	90600

Investment Breakdown

Particulars	Existing	Proposed	Total
Cosmetics,perfume,tooth paste,Cold drinks,Biscuit,Baby food	120,000	70,000	190000
Aurnaments	70,000	0	70000
School bag,toy,umbrella	30,000	0	30000
Calculator,Chocolate,brush etc	40,000	0	40000
Glass rack	30,000	0	30000
Freeze	30,000	0	30000
Showcase	30,000	0	30000
Wedding accessories		10000	10000
	350,000	80,000	430000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wooden Furniture	5100	153000	1836000	1927800
Total Sales (A)	5100	153000	1836000	1927800
Less Variable Expense				
Wooden Furniture	4335	130050	1560600	1638630
Total variable Expense (B)	4,335	130050	1560600	1638630
Contribution Margin (CM) [C=(A-B)	765	22950	275400	289170
Less Variable Expense				
Rent		2,000	1,800	1,800
Electricity bill		500	6000	6500
Transportation		700	8,400	8,700
Salary (Self)		5000	60000	60000
Entertainment		100	1200	3800
Mobile bill		400	4800	5000
Total fixed cost (D)		8,700	82,200	85,800
Net Profit (E)= [C-D]		14250	171000	203,370
Investment Payback			48,000	48,000

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

SR#	<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	171,000	203,370
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		123,000
	Total Cash Inflow	251000	326370
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)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	123,000	278370

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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











স্বাদুজাদু

আর্হিটস ষ্টোর



স্বাদুজাদু

ভারহীটস স্টোর





Handwritten Bengali notes and signatures at the top of the birth certificate page.

People's Republic of Bangladesh
 Office of the Registrar of Births and Death
 Bahubanganagar Union Parishad
 Upazila: Nababgunj, District: Dhaka, Bangladesh

Birth Certificate
 (Rule-8, of Birth and Death Registration Union Parishad) Rule-2006
 (Extract from Birth Register)

Register Book No. 003 Date of Issuance: 27/07/2012
 Date of Registration: 07/02/2006 (dd mm Yy) Date of Issue: 27/07/2012 (dd mm Yy)

Registration No. 01112292
 Personal Identification No. 19870207000010001000

Name: **Zillar Rahman**
 Date of Birth (AD): 26/07/1987 Sex: Male Female
 (in digits) dd mm yy
 (in words): Twenty Six July Nineteen Eighty Seven

Place of Birth: Vill: **Puthankamh** Ward 01
 Union: **Bahubanganagar** Upazila: **Nababgunj**
 District: **Dhaka** Country: **Bangladesh**

Father's Name: **Rahman Ali** Ward 01
 Mother's Name: **Nilla Begum** Upazila: **Nababgunj**
 Permanent Address: Vill: **Puthankamh** Union: **Bahubanganagar** District: **Dhaka** Country: **Bangladesh**

Seal of the Registrar's Office (Signature & Name of Registrar with seal)

Handwritten Bengali notes and signatures on the right side of the birth certificate page.

1483

বকুল মণ্ডল ইন্ডিয়ান পরিষদ
 ইন্ডিয়ান & বাংলাদেশি, ঢাকা ও গাজীপুর

ট্রেড লাইসেন্স

নাম: **বকুল**
 পিতা/পিতৃস্বামীর নাম: **শ্রীমান বকুল চন্দ্র মণ্ডল**
 মাতা/মাতৃস্বামীর নাম: **শ্রীমতী সত্যমণি দেবী**
 পিতা/পিতৃস্বামীর নাম: **শ্রীমান বকুল**
 ব্যবসার নাম: **বকুল মণ্ডল**

ট্রেড লাইসেন্সের শ্রেণী: **১৯২০ ৭৯ ১১০০ ১১০০৯ ০৭**
 ট্রেড লাইসেন্সের মেয়াদ: **৩০/০৭/১০ - ৩০/০৭/১১**
 ট্রেড লাইসেন্সের স্থান: **ঢাকা**

স্বাক্ষর: **বকুল মণ্ডল**

FAMILY PICTURE

