

Proposed NU Business Name: AYESHA GENERAL STORE



Project identification and prepared by: MD Nurul Islam
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAFIQL ISLAM
Age	:	10-03-1986 (30 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Sister
Address	:	Vill: Safipur, P.O: Safipur P.S: Kaliakoir Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST SUFIYA BEGUM
(iii) Father's name	:	MD YUNUS ALI
(iv) GB member's info	:	Branch: Mouchak Kaliakoir, Centre # 34(Male), Member ID:2904, Group No: 02 Member since: 11-01-1989 (27Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 360000, Outstanding loan: BDT 25000
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	12 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.	:	01713504118
Mother's Contact No.	:	01755039073
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SUFIA BEGUM joined Grameen Bank since 27 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	:	AYESHA GENERAL STORE
Location	:	Shafipur
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 11ft= 132 square ft
Security of the shop	:	BDT 70,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees. One will be appointed in the future▪The shop is rented.▪Collects goods from Shafipur▪Agreed grace period is 3 months.

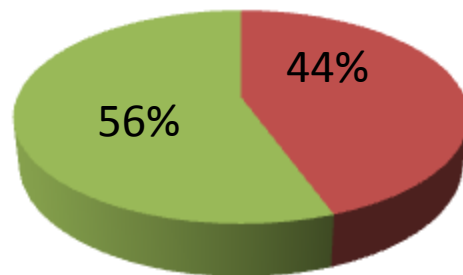
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries items	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocaries items	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Generator		100	1200
Mobile bill		100	1200
Total fixed cost (D)		8,200	98400
Net Profit (E)= [C-D]		5,300	63600

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice	3,000	25,000	28000
Flour	1,200	0	1200
Soap,cosmetics	7,000	0	7000
Powder	310	1,200	1510
Coconut oil,soyabin	2,490	8,000	10490
Milk,Powder etc	10,000	2,300	12300
Chanachur,Bisuit,Pulse,etc	16,000	13,500	29500
Soft drinks		50000	50000
	40,000	50,000	90000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocaries items	4200	126000	1512000	1587600
Total Sales (A)	4200	126000	1512000	1587600
Less Variable Expense				
Grocaries items	3570	107100	1285200	1349460
Total variable Expense (B)	3,570	107100	1285200	1349460
Contribution Margin (CM) [C=(A-B)]	630	18900	226800	238140
Less Variable Expense				
Rent		2,000	15,000	15,000
Electricity bill		700	8400	8600
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Generator		100	1200	1200
Mobile bill		200	2400	2600
Total fixed cost (D)		8,800	96,600	97,200
Net Profit (E)= [C-D]		10100	121200	140,940
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	121,200	140,940
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		91,200
	Total Cash Inflow	171200	232140
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	91,200	202140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 10Years
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

আয়শা জেনারেল















গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

ফর্ম নং-১

জন্ম সনদ
(জন্ম নিবন্ধন বহিঃস্থে উদ্ধৃত)

নিবন্ধন বহিঃস্থ নং: ০৯

নিবন্ধন তারিখ: ২৪/০২/২০১৫
দিন মাস বছর

জন্ম তারিখ: ২৪/০২/২০১৫
দিন মাস বছর

জাতীয় পরিচয় নং: ৩৯৮৬৩৩২৩২০৯০০২২৭৩

পিতা: মোঃ মজিবুর রহমান

জন্ম তারিখ: ০৫/০৩/১৯৮৬ ইং

বিশ: নষ্ট পূর্ণ

বয়স (দিন): দশ আট উনিশ সাত দ্বিগুণ

ব-কোড: ১২৯-আফিমুর, ওয়ার্ড নং-০৯

পৌরসভা-কানিয়ারকর, ফেলা-পাড়াপুর

পিতার নাম: মোঃ ইত্তেফাক আলী


কারীঘর: বাংলাদেশী

মাতার নাম: মোঃ মুক্তিয়ার বেগম

কারীঘর: বাংলাদেশী


স্থায়ী ঠিকানা: ১২৯-আফিমুর, ওয়ার্ড নং-০৯

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কানিয়ারকর
পাড়াপুর



নিবন্ধকের কার্যালয়ের সীলমোহর


২৪/০২/১৫
নিবন্ধকের কার্যালয়
কানিয়ারকর
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FAMILY PICTURE

