

Proposed NU Business Name: **MAIN UDDIN STORE**



Project identification and prepared by: Anisur Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAIN UDDIN
Age	:	15-03-1981 (33 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Rakabpur, P.O: Kuthirhat, P.S: Sonagaji, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNEYARA BEGUM
(iii) Father's name	:	KOBIR AHMED
(iv) GB member's info	:	Branch: Chor mojlshpur, Sonagonj; Centre # 29(Female), Member ID: 4953/2, Group No: 07 Member since: 24-12-2013 (3Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 16800
(v) Who pays GB loan installment	:	Mother
(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	:	10 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.	:	01868-788164
Mother's Contact No.	:	01819-696762
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEYARA BEGUM joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAIN UDDIN STORE
Location	:	-
Total Investment in BDT	:	BDT 750,000/-
Financing	:	Self BDT 600,000/-(from existing business) 80% Required Investment BDT 1,50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 16ft= 320 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Feni .▪Agreed grace period is 3 months.

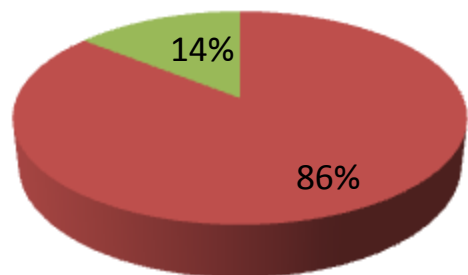
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Etc	4400	132000	1584000
Total Sales (A)	4400	132000	1584000
Less Variable Expense			
Rice, Oil, Etc	3740	112200	1346400
Total variable Expense (B)	3,740	112200	1346400
Contribution Margin (CM) [C=(A-B)]	660	19800	237600
Less Variable Expense			
Rent		2,000	24000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		2000	24000
Guard		30	360
Generator		3000	36000
Mobile bill		1000	12000
Total fixed cost (D)		10,830	129960
Net Profit (E)= [C-D]		8,970	107640

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	80	2000	160,000	0	0	30,000	190,000
Oil	200	100	20,000	0	0	20,000	40,000
Clarified butter	0	0	20,000	0	0	20,000	40,000
Others	0	0	400,000	0	0	10,000	410,000
Spice	0	0	0	0	0	10,000	10,000
Soap	0	0	0	0	0	10,000	10,000
Total	280	0	600,000	0	0	100,000	700,000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 100,000
- Total 700,000

Fianancial Projection

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Rice, Oil, Etc	8000	240000	2880000	3024000
Total Sales (A)	8000	240000	2880000	3024000
Less Variable Expense				
Rice, Oil, Etc	6800	204000	2448000	2570400
Total variable Expense (B)	6,800	204000	2448000	2570400
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000	453600
Less Variable Expense				
Rent		2,000	24000	24,000
Electricity bill		500	6000	6400
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		2000	24000	24000
Guard		30	360	360
Generator		3000	36000	36000
Mobile bill		1000	12000	7400
Total fixed cost (D)		19,200	230,400	226,400
Net Profit (E)= [C-D]		16800	201600	227,200
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	201,600	226,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		141,600
	Total Cash Inflow	301600	368000
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	141,600	308000

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





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



নাম: সায়িন উদ্দিন
 Name: SAYAN UDDIN
 পিতা: কবির হোসেন
 তারিখ: ১৫ জানুয়ারি ১৯৮৩
 Date of Birth: 15 Jan 1983
 ID NO: 3019447463496

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সর্বস্বত্ব। জাতীয় পরিচয়পত্রটি হারিয়ে গেলে
 তাৎক্ষণিকভাবে বাতিল করা হবে এবং নতুন করে আবেদন করা হবে।
 উদ্দেশ্য: পরিচয়পত্র; হার হারিয়ে গেলে নতুন করে আবেদন করা হবে।
 তথ্য: হারিয়ে গেলে নতুন করে আবেদন করা হবে।


সায়িন উদ্দিন
 জাতীয় পরিচয়পত্রের স্বাক্ষর: সায়িন উদ্দিন: ১৫/০১/২০১৩



ইউ.পি. নং- ফার্ম-১২ (১) নং বিধান শ্রুতি। গণ-প্রজাতন্ত্রী বাংলাদেশ সরকার

১নং চরমজলিশপুর ইউনিয়ন পরিষদ

ডাকঘর : কুটির হাট, উপজেলা : সোনাশালী, জেলা : ফেনী।

ট্রেড লাইসেন্স

ক্রমিক নং- 872 বহি নং- ৮

লাইসেন্স নং- ৪৭২-২০১৩-৩৩ তারিখ : ২/৩/১৩

লাইসেন্সধারীর নাম : সায়িন উদ্দিন

পিতা/স্বামী : কবির হোসেন গ্রাম : কামাটলুহা

ডাকঘর : কুটির হাট উপজেলা : সোনাশালী জেলা : ফেনী

FAMILY PICTURE

