

## Proposed NU Business Name: **NADIM STORE**



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

Name	:	<b>MD JAHIRUL ISLAM</b>
Age	:	09-05-1983 (33 Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	4 Brothers 3 Sisters
Address	:	Vill: Kalakandi , P.O: Abdullahpur ,P.S: Keraniganj , 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	:	<b>JAMUNA BEGUM</b>
(iii) Father's name	:	<b>LATE ABBDUL KARIM</b>
(iv) GB member's info	:	Branch:Basta Keraniganj, Centre # 09(Female), Member ID: 1422, Group No:03 Member since:05-02-2004 to 2011 ( 07Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(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	:	18 years experience in running business. Own business 18 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01871-373220
Mother's Contact No.	:	01813-887432
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Keraniganj Unit, Keraniganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAMUNA BEGUM** joined Grameen Bank since 07 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NADIM STORE</b>
Location	:	Kalkandi, Keraniganz
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 20 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Soft drinks, Soap, Ice cream, Biscuit etc</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪The shop is rented..</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

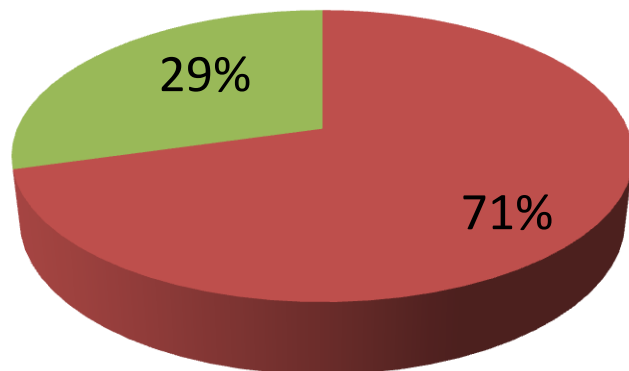
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Flour, Soft drinks, Soap, Ice cream, Biscuit etc	3400	102000	1224000
<b>Total Sales (A)</b>	3400	102000	1224000
<b>Less Variable Expense</b>			
Rice, Flour, Soft drinks, Soap, Ice cream, Biscuit etc	2890	86700	1040400
<b>Total variable Expense (B)</b>	2,890	86700	1040400
<b>Contribution Margin (CM) [C=(A-B)]</b>	510	15300	183600
<b>Less Variable Expense</b>			
Electricity bill		300	3600
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		7,300	87600
<b>Net Profit (E)= [C-D]</b>		8,000	96000

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	10	2500	25,000				25,000
Flour	5	1000	5,000	400	50	20,000	25,000
Cocacola	500	50	25,000	100	100	10,000	35,000
Oil	100	90	9,000	500	40	20,000	29,000
Soap	200	30	6,000			0	6,000
Icecream	500	40	20,000	0	0	0	20,000
Biscuit	200	30	6,000	0	0	0	6,000
Salt	100	80	8,000		0	0	8,000
Others	0	0	16,000			0	16,000
<b>Total</b>		<b>3820</b>	<b>120,000</b>	<b>1000</b>	<b>0</b>	<b>50,000</b>	<b>170,000</b>

## Source of Finance



■ Entrepreneur's Contribution 120,000

■ Investor's Investment 50,000

■ Total 170,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Rice, Flour, Soft drinks, Soap, Ice cream, Biscuit etc	5400	162000	1944000	2041200
<b>Total Sales (A)</b>	5400	162000	1944000	2041200
<b>Less Variable Expense</b>				
Rice, Flour, Soft drinks, Soap, Ice cream, Biscuit etc	4590	137700	1652400	1735020
<b>Total variable Expense (B)</b>	4,590	137700	1652400	1735020
<b>Contribution Margin (CM) [C=(A-B)</b>	810	24300	291600	306180
<b>Less Variable Expense</b>				
Electricity bill		500	6000	6,500
Transportation		2,000	24000	25,000
Salary (self)		5000	60000	60,000
Entertainment		200	2400	2,400
Mobile bill		350	4200	4,300
<b>Total fixed cost (D)</b>		8,050	96600	98,200
<b>Net Profit (E)= [C-D]</b>		16250	195000	207,980
Investment Payback			<b>30000</b>	<b>30000</b>



## 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	195,000	207,980
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		165000
	<b>Total Cash Inflow</b>	245000	372980
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	165000	342980

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 18 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

Pictures

























# FAMILY PICTURE

