

Proposed NU Business Name: **SADIA STORE**



Project identification and prepared by: MD Hafizur Rahman
Mowna Unit, Gazipur

Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUS SALAM
Age	:	17-06-1993 (23 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	04 Brothers
Address	:	Vill: Tengra , P.O: TEngra, P.S: Sreepur , 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	:	SAHRA KHATUN
(iii) Father's name	:	AMAN ULLAH
(iv) GB member's info	:	Branch: Tengra,Sreepur , Centre # 49 (Male), Member ID: 3294, Group No: 01 Member since: 04-03-1991 (25 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 130,000/- Outstanding loan: BDT 21070/-
(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	:	06 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-079053
Mother's Contact No.	:	01725-830749
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mowna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHRA KHATUN joined Grameen Bank since 25 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	SADIA STORE
Location	:	Tengra
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 50,000 (from existing business) 45% Required Investment BDT 60,000 (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06 ft x 06 ft = 36 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Atta, Soft drinks etc.▪15% gain on sales▪The shop is in own place..▪The business is being operated by entrepreneur. Existing 01 employee.▪Collects goods from Tengra▪Agreed grace period is 3 months.

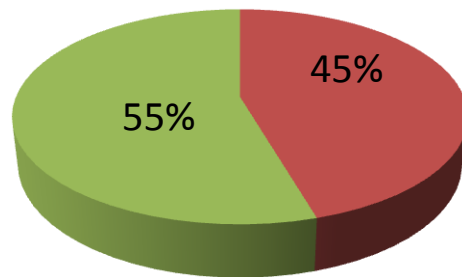
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Pulse, Atta, Soft drinks etc.	3600	108000	1296000
Total Sales (A)	3600	108000	1296000
Less Variable Expense			
Rice, Pulse, Atta, Soft drinks etc	3060	91800	1101600
Total variable Expense (B)	3,060	91800	1101600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less Variable Expense			
Electricity bill		400	4800
Transportation		1,000	12000
Salary (self)		4000	48000
Salary(Staff)		4000	48000
Entertainment		200	2400
Mobile bill		500	6000
Total fixed cost (D)		10,100	121200
Net Profit (E)= [C-D]		6,100	73200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	3	1800	5,400	5	1,800	9,000	14,400
Oil	30	90	2,700	50	90	4,500	7,200
Pulse	10	140	1,400	50	140	7,000	8,400
Sugar	1	3200	3,200	3	3200	9,600	12,800
Soap	344	25	8,600	10	720	7,200	15,800
Atta	1	1200	1,200	8	1200	9,600	10,800
Soft drinks	4	720	2,880	0	0	0	2,880
Others	1	10620	10,620	1	13100	13,100	23,720
Bikash	1	14000	14,000	0	0	0	14,000
	395	0	50,000	127	0	60,000	110,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 60,000
- Total 110,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Rice, Pulse, Atta, Soft drinks etc	5000	150000	1800000	1890000
Total Sales (A)	5000	150000	1800000	1890000
Less Variable Expense				
Rice, Pulse, Atta, Soft drinks etc	4250	127500	1530000	1606500
Total variable Expense (B)	4,250	127500	1530000	1606500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500
Less Variable Expense				
Electricity bill		400	4800	5000
Transportation		1,000	12,000	12500
Salary (self)		4000	48000	48000
Salary(Staff)		4000	48000	48000
Entertainment		200	2400	2400
Mobile bill		500	6000	6200
Total fixed cost (D)		10,100	121,200	122,100
Net Profit (E)= [C-D]		12400	148800	161,400
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	148,800	161,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		112,800
	Total Cash Inflow	208800	274200
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	112,800	238200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বিকাশ এজেন্ট
০৭৭৪৫৪৪৪৪
বিসাল মাসজারী সড়কে (পল্টা মসজিদ)





Advertisement on a vertical wooden post, featuring a small image and text in a non-Latin script, possibly Nepali or Hindi.

Vertical text on the left side of the image, including the word "Santitas" and other characters, likely part of a hanging advertisement or sign.

Small, faint text or watermark located in the upper right quadrant of the image, possibly a date or a small logo.










প্রত্যয়ন পত্র

আমি মো: আমান উল্লাহ গ্রাম: টেংরা, পো: টেংরা
গাজীপুর এর স্থায়ী বাসিন্দা। আমার পুত্র মো
আমার স্থায়ী জায়গায় মুদ্রিত দোস্তান (।
আমি) ০২-০৯-২০২১ হ'ল তদ্বিধে বর্ধিত।
এক বছর (০৯) অধিক সময় দিলে। এ
এক পরিবারের কোন দায়িত্ব থাকিলে না
সময়ের পুত্র' এখান থেকে আমি তা
করতে না।

নামঃ

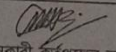
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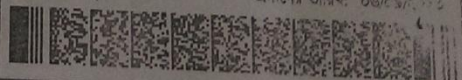
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আব্দুছ সালাম
Name: ABDUS SALAM
পিতা: আমান উল্লাহ
মাতা: সাহরা খাতুন
Date of Birth: 17 Jun 1993
ID NO: 19933318685000357

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনো পাতায়ে গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: টেংরা, টেংরা, ডাকঘর: টেংরা - ১৭৪০, শ্রীপুর, গাজীপুর

প্রদানকারী কর্মকর্তার স্বাক্ষর  প্রদানের তারিখ: ০৬/০৯/২০২১



FAMILY PICTURE

