

Proposed NU Business Name: **EMDAD STORE**



Project identification and prepared by: Md.Sirajul Islam (Rasal) ,
Kaliakor Unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MONIR HOSSAIN
Age	:	04/02/1989 (27 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers, 5 Sisters.
Address	:	Vill: Vannara P.O: Mouchak P.S: Kaliakor, 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	:	JABADA BAGUM
(iii) Father's name	:	MD.AMDAD HOSSAN
(iv) GB member's info	:	Branch: Vannara vumi, Centre # 40 (Female), Member ID: 4091, Group No: 06 Member since: 21/01/1991 (25 Years) First loan: BDT 3,000 /-
Further Information:		Existing loan: 1,60,000 Outstanding loan:
(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. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-823669
Family's Contact No.	:	01711-519649
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JABADA BAGUM joined Grameen Bank since 25 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	EMDAD STORE
Location	:	Vannara Bazar ,Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 78,000/-
Financing	:	Self BDT 28,000/- (from existing business) 36% Required Investment BDT 50,000/- (as equity) 64%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 18 ft= 270 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Soft drinks,light,milk,tea etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪ Existing no employee. ▪The shop is Wonerd. ▪Collects goods from Company. ▪Agreed grace period is 3 months.

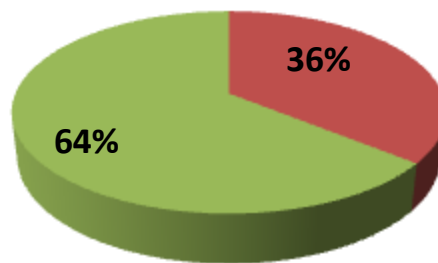
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink,biskit,balb,milk etc.	1,000	30,000	360,000
Tea sales	500	15,000	180,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Soft drink,biskit,balb,milk etc.	800	24,000	288,000
Tea sales	200	6,000	72,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		200	2,400
Mobile Bill		100	1,200
Entertainment		100	1,200
Salary		5,000	60,000
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

Particulars	Q	Unit (Prise)	Existing	Q	Unit (Prise)	Proposed	Proposed Total
Soft Drink	5	420	2,100	15	420	6,300	8,400
Biskit	50	40	2,000	75	40	3,000	5,000
Sueage	60	20	1,200	90	20	1,800	3,000
Tooth Powder	25	30	750	30	30	900	1,650
Milk	70	50	3,500	20	50	1,000	4,500
Koiol	25	50	1,250	20	50	1,000	2,250
Sop	20	35	700	50	35	1,750	2,450
Balb	18	250	4,500	40	250	10,000	14,500
Coklet	6	220	1,320	5	220	1,100	2,420
Washing powder	15	45	675	70	45	3,150	3,825
Others			10,005			20,000	30,005
Total			28,000			50,000	78,000

Source of Finance



- Entrepreneur's Contribution 28,000
- Investor's Investment 50,000
- Total 78,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Soft drink,biskit,balb,milk etc.	1,500	45,000	540,000	567,000
Tea sales	600	18,000	216,000	226,800
Total Sales (A)	2,100	63,000	756,000	793,800
Less. Variable Expense				
Soft drink,biskit,balb,milk etc.	1,200	36000	432000	453600
Tea sales	250	7,500	90,000	94,500
Total variable Expense (B)	1,450	43,500	522,000	548,100
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000	245,700
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		300	3,600	3,600
Transportation		300	3,600	3,600
Mobile Bill		300	3,600	3,600
Entertainment		200	2,400	2,400
Salary (sttaf)		0	0	0
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		6,100	73,200	73,200
Net Profit (E) [C-D]		13,400	160,800	172,500
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<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	160,800	172,500
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		130,800
	Total Cash Inflow	210,800	303,300
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	130,800	273,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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; Vannara Bazar
,Kliakor,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

আমদার

ডায়াইটিং স্টোর











Potato
Crackers

Water bottles

Chocolate

Jar with red lid

Jar with green lid

Jar with orange lid

Jar with white lid

Jar with green lid

Jar with red lid

TRI-CIRCLE

Best Lead Pencils







৪নং মৌচাক ইউনিয়ন

উপজেলা : কাপিলিয়া

ক্রমিক নং- 1201
সার্বস্বত নং- 1201



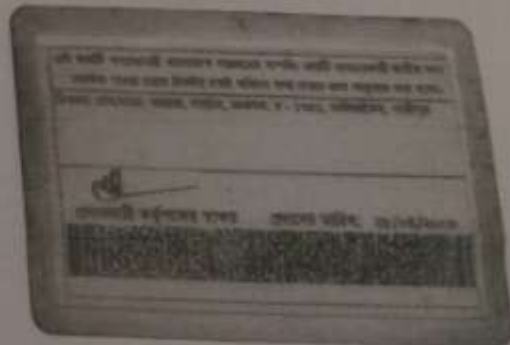
বেড নং

নাম/অধিকারের নাম: আব্দুল হক
 পিতা/পূর্বসূরী/স্বামীর নাম: আব্দুল হক
 ঠিকানা: আব্দুল হক (বৈষ্ণব চৌধুরী)
 উপজেলা : কাপিলিয়া, জেলা : পাবনা
 ব্যবসার ধরন: চাষাবাদ
 উদ্দেশিত নাম/অধিকারের অনুসূচী (১) এর শার্বস্বত নং: ৩০০৮
 (২) ব্যবসা, কৃষি বা শেখার উপরকার (পরিশোধিত) অনুসূচী
 নং/নং: ৩০০৮ (স্বাস্থ্য)
 ২০১০-২০১৭ খ্রিঃ সালের জন্য আর ইউনিয়নের সীমারে মধ্যে আর
 আর শার্বস্বত ০১/০৬/২০১৭ খ্রিঃ পর্যন্ত বৈধ বলিয়া বিবেচিত হইবে

আব্দুল হক
 উপজেলা স্বাস্থ্য কর্মকর্তা
 কাপিলিয়া উপজেলা স্বাস্থ্য পরিদপ্তর
 ৪নং মৌচাক ইউনিয়ন পরিষদ

আমি যেই মর্মে স্বাক্ষর করছি
 তার সত্যতা ইচ্ছা করলে
 জানিয়ে দেবো। যেই ক্রমিক
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আব্দুল হক
স্বাক্ষর



FAMILY PICTURE

