

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



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Sreenagar, Munshigonj  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>MOHAMMAD GULJAR HOSSAIN</b>
Age	:	01-01-1982 (35Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 son 01 daughter
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill: purbo brojerhatii,P.O ;brojerhati,P.S: sirajdikhan,Dist.Munshigonj.
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>JAMELA BEGUM</b>
(iii) Father's name	:	<b>DEATH,AUBDUL RASHID SHEIKH</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 38(Female), Member ID: 3989, Group No: 08 Member since: 20-11-1995 (10Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	10years of business experience. : 10 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.	:	01917-970217
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAMELA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AFIYA STOR</b>
Location	:	Imamgonj bazar,sirajdikhan.
Total Investment in BDT	:	BDT 169,600/-
Financing	:	Self BDT 119,600/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 8 ft= 120 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Biscuit ,Battery, Tea ,Sugar,etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Nimtala.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

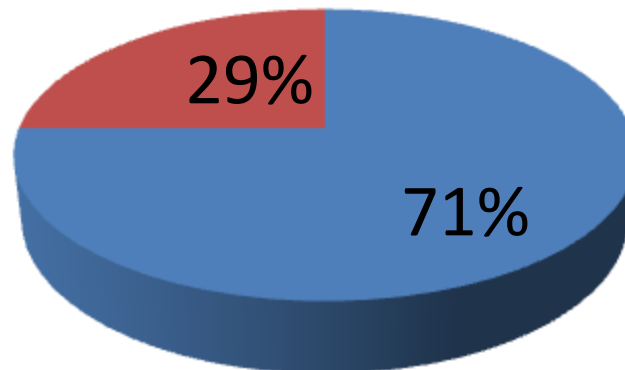
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biscuit,batery,suger tea etc.	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	2,800	84,000	1,008,000
<b>Less. Variable Expense</b>			
Biscuit,batery,suger,tea etc.	2,380	71,400	856,800
<b>Total Variable Expense</b>	<b>2,380</b>	<b>71,400</b>	<b>856,800</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		300	3,600
Transportation		500	6,000
Salary(self)		4,000	48,000
Entertainment		100	1,200
Gird		100	1,200
Generator		50	600
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,550</b>	<b>78,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,050</b>	<b>72,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Biscuit	15 katun	600	9000		20 katun	600	12000	21000
Battery	10 packet	80	800					800
Choklet	10 packet	180	5400					5400
Chingum	40 packet	130	5200					5200
Condent milk	50 pic	48	2400		40 pic	48	1920	4320
Suger	200 kg	70	14000		50 kg	70	3500	17500
Tea	80 kg	360	28800		50 kg	360	18000	46800
Dry kek	50 packet	80	4000		50 packet	80	4000	8000
Other			20,000				10580	20000
security			30,000					30000
<b>Total</b>			<b>119,600</b>				<b>50,000</b>	<b>169,600</b>

## Source of Finance

■ Entrepreneur's contibution 119,600 ■ Investor's Investment 50,000 ■ Total 169,600



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Biscuit,batery,suger tea etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>					
Biscuit,batery,suger tea etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>	<b>1,349,460</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		300	3,600	3,780	3,969
Transportation		500	6,000	6,300	6,615
Salary (self)		4,000	48,000	48,000	48,000
Salary(sttaf)		0	0	0	0
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		50	600	630	662
Mobaile bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>6,550</b>	<b>78,600</b>	<b>79,350</b>	<b>80,138</b>
<b>Net Profit (E) [C-D)</b>		<b>11,450</b>	<b>137,400</b>	<b>147,450</b>	<b>158,003</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>137,400</b>	<b>147,450</b>	<b>158,003</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		117,400	244,850
	<b>Total Cash Inflow</b>	<b>187,400</b>	<b>264,850</b>	<b>402,853</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>117,400</b>	<b>244,850</b>	<b>382,853</b>

# SWOT ANALYSIS

## **S**TRENGTH

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



Kids Milk

Kids Milk

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# FAMILY PICTURE

