

Proposed NU Business Name: **NAIMUL STORE**

Project identification and prepared by: Md. Sahjamal Sirazi,
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAIMUL ISLAM
Age	:	02-09-1998(18 Years)
Education, till to date	:	BSS Running
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brother
Address	:	Vill: Satbaria, P.O: Satbaria, P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. NAJMA BEGUM
(iii) Father's name	:	MD. AZAHAHAR ALI
(iv) GB member's info	:	Branch: Shilmaria, Puthia , Centre # 06(Female), Member ID: 1084/1, Group No: 03 Member since: 2000 to (17Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 120,000, Outstanding loan: 63,140
(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	:	02 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.	:	01744-643649
Brother's Contact No.	:	01964-233822
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NAJMA BEGUM joined Grameen Bank since 17 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	:	NAIMUL STORE
Location	:	Satbaria School Market , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 60,000/-(from existing business) 67% Required Investment BDT 30,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT -30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

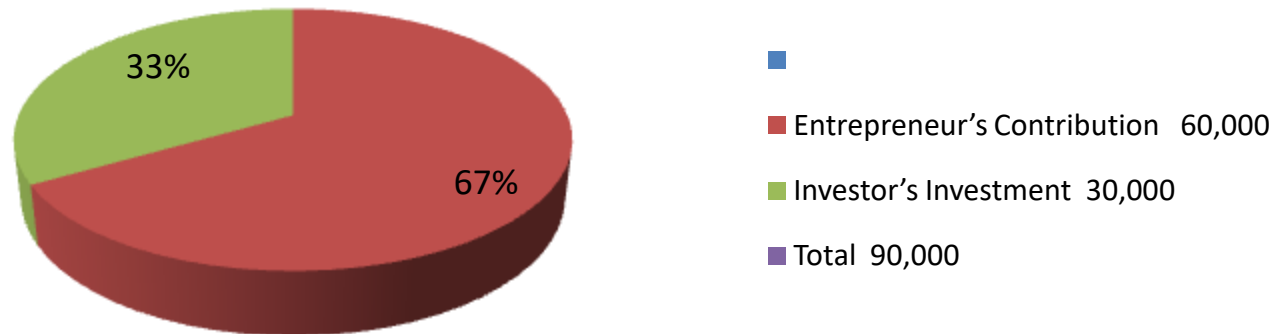
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Grocery Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		250	3,000
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		-	-
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,250	75,000
Net Profit (E) [C-D]		4,250	51,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (5x2,000)	10,000	-	10,000
Flower (3x950)	2,850	5,000	7,850
Sugar (1x3,500)	3,500	5,000	8,500
Bushy (2x1,500)	3,000	-	3,000
Biscuit	2,000	-	2,000
Cosmetic	4,000	10,000	14,000
Confectionary	2,650	-	2,650
Others	2,000	-	2,000
Security	30,000	-	30,000
Cold drinks	-	10,000	10,000
Total	60,000	30,000	90,000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		250	3,000	3,000	3,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,300	6,650
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		200	2,400	2,400	2,400
Guard		-	-	-	-
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		6,550	78,600	79,080	79,619
Net Profit (E) [C-D]		6,950	83,400	91,020	98,986
Investment Payback			12.000	12.000	12.000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	83,400	91,020	98,986
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	71,400	79,020
	Total Cash Inflow	113,400	162,420	178,006
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	71,400	150,420	166,006

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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