

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

Project identification and prepared by: Md. Razu Ahmed,  
Nawabganj Unit, Dhaka

Project verified by: Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD SADDAM HOSSAIN</b>
Age	:	15-03-1988 ( 29 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	01 Brothers 02 Sister
Address	:	Vill: Goyalkhali, P.O: Chitrakot, P.S: Sirajdikhan, Dist: Munsigonj
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>NAJMA BEGUM</b>
(iii) Father's name	:	<b>NAJRUL ISLAM</b>
(iv) GB member's info	:	Branch: Sekhor Nagar, Centre # 59 (Female), Member ID: 5506, Group No: 07 Member since: 01/01/1997-2017(20 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan:Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01984-164179
Mother's Contact No.	:	01949-800351
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAJMA BEGUM** joined Grameen Bank since 20 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

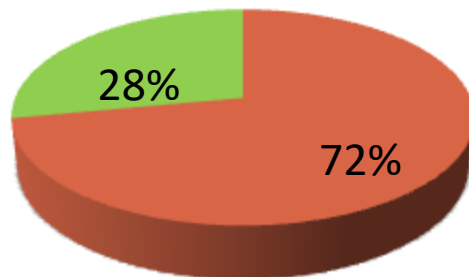
Business Name	:	<b>MINHAJ STORE</b>
Location	:	Goyalkhali bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000(from existing business) 72% <b>Required Investment BDT 50,000(as equity) 28 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,suger etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Nawabgonj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Grocery item	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Leather	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		2000	24000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		0	0
Generator		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Total Fixed Cost (D)		7700	92400
Net Profit (E)= [C-D]		5800	69600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	03	2,500	7,500				7,500
Daul	01	5,000	5,000				5,000
Soyabin	250	80	20,000	250	80	20,000	40,000
Biscuit	30	1,000	30,000				30,000
Detergent	05	2,000	10,000	05	2,000	10,000	20,000
Cold drinks	05	2,000	10,000				10,000
Cosmetics			20,000			10,000	30,000
Others goods			17,500			10,000	27,500
<b>Total</b>			<b>1,30,000</b>			<b>50,000</b>	<b>1,80,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 1,30,000
- Investor Investment's :- 50,000
- Total :- 1,80,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grocery item	4500	135000	1620000	1701000	1786050
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>1701000</b>	<b>1786050</b>
<b>Less Variable Expense (B)</b>					
Leather	<b>3825</b>	<b>114750</b>	<b>1377000</b>	1445850	<b>1518143</b>
<b>Total Variable Expense</b>	<b>3825</b>	<b>114750</b>	<b>1377000</b>	<b>1445850</b>	<b>1518143</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20250</b>	<b>243000</b>	<b>255150</b>	<b>267908</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6300	6600
Transportaion		2500	30000	360000	4320000
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		0	0	0	0
Entertainment		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>8700</b>	<b>104400</b>	<b>434800</b>	<b>4395200</b>
<b>Net Profit (E)= [C-D]</b>		<b>11550</b>	<b>138600</b>	<b>145530</b>	<b>152807</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	138,600	145530	152806.5
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		118600	244130
	<b>Total Cash Inflow</b>	<b>188,600</b>	<b>264,130</b>	<b>396,937</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.	20000	20000	20000
	<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>118,600</b>	<b>244,130</b>	<b>376,937</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Moricha bazar,Nawabgonj.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









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ফোন নম্বর  
ফুলবাড়ী, গাজীপুর

বাকি  
চাহিয়া  
লভজ  
দিবেন

বাকি  
চাহিয়া  
লভজ  
দিবেন







# FAMILY PICTURE

