

Proposed NU Business Name: **BABLU STORE**



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Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD BABLU MIA
Age	:	02-03-1983 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brother, 04Sister
Address	:	Vill: Basaid, P.O: AshuliaP.S: Ashulia, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARATUN NECHA
(iii) Father's name	:	LATE. AFTER GAJI
(iv) GB member's info	:	Branch Ashulia, Centre # 25 (Female), Member ID 7158/2, Group No: 10 Member since: 23-08-2001 (17Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 40,000/-, Outstanding loan:14868 /-
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Glosary item
Business Experiences and Training Info	:	12 years experience in running business 10 Years in own business : He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839920062
Family's Contact No.	:	01926048655
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARATUN NECHA 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 House repair.

Proposed Nobin Udyakta Business Info

Business Name	:	BABLU STORE
Location	:	Basaid, Ashulia,ashulia Dhaka.
Total Investment in BDT	:	BDT 4,10,000/-
Financing	:	Self BDT 2,10,000(from existing business 51% Required Investment BDT 2,00,000 (as equity 49%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft x 12ft = 144 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Glossary Business.▪The business is operating by entrepreneur. Existing 0 Employees.▪The business is under renting.▪Collects goods from Savar Nama Bazar,▪Agreed grace period is 3 months.

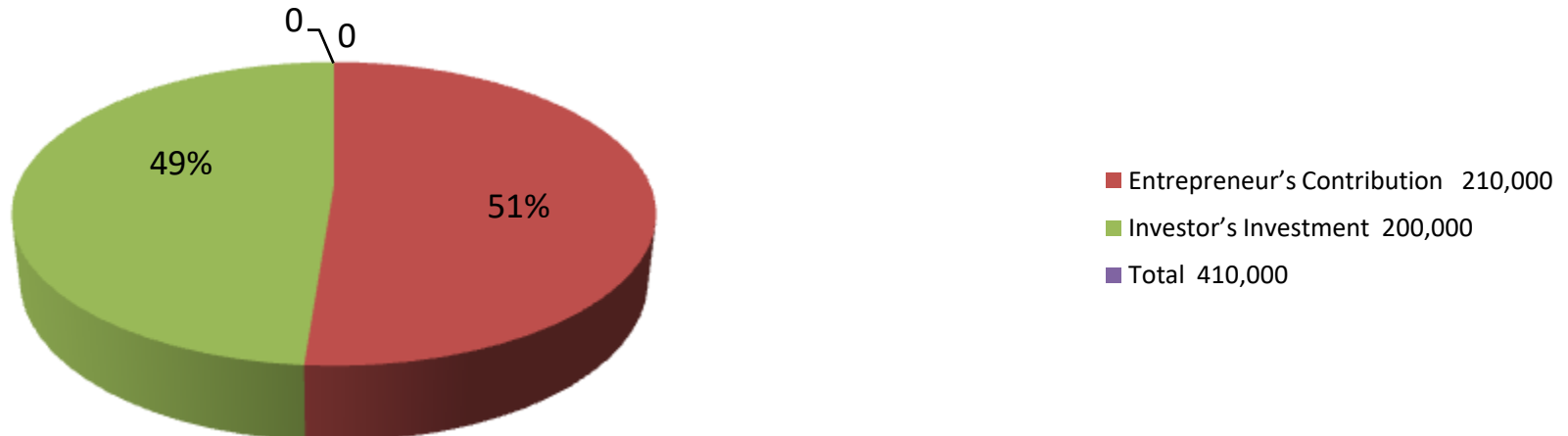
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fabrics item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Tea item	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		1,700	20400
Electricity bill		600	7200
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		160	1920
Generator		170	2040
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		9,230	110760
Net Profit (E)= [C-D]		4,270	51240

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice Item	6	2500	15,000			100,000	115,000
oil Item	3		48,000			30,000	78,000
Kosmetics Item			40,000			50,000	90,000
Chanacur,Biscuit,chips			20,000				20,000
drinking, lsecrim			20,000				20,000
Dal	3		25,000				25,000
Advanced			30,000				30,000
Others			12,000			20,000	32,000
Total	12	0	210,000	0	0	200,000	410,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Electrcital Farniture Item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Fridge	3400	102000	1224000	1285200	1349460
			0		
Total variable Expense (B)	3,400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less Variable Expense			0		
Rent		1,700	20400	20,400	20400
Electricity bill		800	9600	10100	10600
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		120	1440	1440	1440
Generator		270	3240	3240	3240
Bank charge		0	0	0	0
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		9,690	113,040	114,140	115240
Net Profit (E)= [C-D]		8310	99720	112,660	122900
Investment Payback			80,000	80,000	80,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	99,720	112,660	122900
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		19,720	52380
	Total Cash Inflow	299720	132380	175280
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	19,720	52380	95280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Basaid,Ashulia, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures



Top shelf items: Bottles of cooking oil (likely Sunflower or Mustard oil) and boxes of instant noodles.

Top right shelf items: Boxes of instant noodles. One box prominently displays "No-1" and "সুপার সোপার প্লাস" (Super Super Plus) in Bengali. Another box partially visible says "GHANA".

Second shelf items: Various bottles and boxes, including what looks like instant noodle cups and other packaged goods.

Third shelf items: More bottles and boxes, including what appears to be instant noodle cups and other packaged goods.

Fourth shelf items: Boxes of instant noodles and other packaged goods.

Fifth shelf items: Bottles of orange juice and boxes of instant noodles.

Sixth shelf items: Various packaged goods and snacks.

Large yellow and red bag in the foreground with text: "ISISYSYS" and other illegible text.

White bag in the foreground, likely containing rice or flour.

100% sticker on the refrigerator door.

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কল
কল
ভাল





Advertisement for a brand of biscuits or snacks, featuring a list of products and prices. The text is in Hindi and includes the name 'Zeros'.

Advertisement for 'Kurmure' (a type of snack) and other products. The text is in Hindi and includes the name 'Kurmure' and 'Zeros'.

Advertisement for 'Zeros' (a brand of biscuits) and other products. The text is in Hindi and includes the name 'Zeros'.



Small circular signs or logos at the top left corner of the image.

Vertical text on the left side, possibly a list of items or a price tag.

Large text labels for hanging snack bags, including 'Zeros', 'Fresh', and 'Pure'. The text is repeated across multiple rows of hanging bags.

Text labels for items on the counter, including 'Aarom', 'Zeros', and 'Pure'. There are also some illegible labels and a price tag.

Small sign or logo at the top right corner of the image.

Vertical text on the right side, possibly a list of items or a price tag.

Text on a white plastic bag hanging on the right side of the counter.

Small text label on the right side of the counter.

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Top shelf items: Bottles of cooking oil (likely Mustard or Sunflower oil).

Top right shelf items: Boxes of instant noodles. One box is labeled "No-1" and another is labeled "সুপার সোপার প্যাস" (Super Super Pass).

Second shelf items: Various personal care products, including bottles of soap and shampoo.

Third shelf items: More personal care products, including bottles of lotion and soap.

Fourth shelf items: Boxes of biscuits and packets of soft drinks.

Fifth shelf items: Bottles of soft drinks (orange and blue) and packets of biscuits.

Sixth shelf items: Large bag of flour (yellow and red) and other miscellaneous items.

Refrigerator on the right side of the image. A sticker on the door says "100%".

FAMILY PICTURE

