

A Nobin Udyokta Project

Amzad Store



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by
Najmul Haque

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Najmul Haq
Age	:	01/05/1992 (23 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
<i>Parent's and GB related Info</i>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Nurjahan Begum
(iii) Father's name	:	Md. Amzad Hossain
(iv) GB member's info	:	Member since: 25/01/2011 Branch: Kalampur, Centre no.17, Group:09 Loanee No.6784 First loan:5,000/- Total Amount Received: Tk. 1,00,000/- Existing loan: 50,000 Outstanding: 24750
<i>Further Information:</i>		
(v) Who pays GB loan installment	:	NU's Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Grocery Shop Business
Trade License Number	:	110
Business Experiences	:	5 years
Other Own/Family Sources of Income	:	Poultry Farm (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01916360487
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 2011. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. NU's father invested the money in his business for expansion. NU's father has two poultry farm. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Amzad Store
Address/ Location	:	Kalampur Bazar, Dhamrai, Dhaka
Total Investment in BDT	:	600,000/-
Financing	:	Self BDT : 5,00,000 (from existing business) - 83% Required Investment BDT : 1,00,000 (as equity) - 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary		BDT 5,000
Proposed Business % of present gross profit margin	:	10%
Estimated % of proposed gross profit margin	:	10%
Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Shop Advance:	2,00,000		
Grocery Goods:(*)	2,80,000		
Television :	6,000		
Furniture & Fan:	14,000		
			500,000
Proposed Stock Items:			
Grocery goods:(**)		100,000	100,000
Total Capital	500,000	100,000	600,000

Details present Stock (*) & Proposed Items (**) mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item	
Product name	Amount
Onion	20,000
Rice (30 Bosta)	60,000
Roshun	20,000
Soyabean Oil	10,000
Flour (7 Bosta)	10,000
Sugar	20,000
Dal	10,000
Salt	5,000
Potato	15,000
Spice	20,000
Soap	20,000
Beauty Cream	20,000
Shampoo	10,000
VIM	5,000
Toothpaste	5,000
Other Cosmetic items	10,000
Coconut oil	20,000
Present Stock	2,80,000

Proposed stock item	
Product Name	Amount
Rice (20 bosta)	40,000
Onion	20,000
Soyabean Oil	20,000
Sugar	10,000
Flour (7 bosta)	10,000
Proposed Stock	1,00,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6,000	180,000	2,160,000
Less: Cost of Sale (B)	5,400	162,000	1,944,000
Gross Profit (10%) (A-B)= [C]	600	18,000	216,000
Less: Operating Costs			
Electricity bill		250	3,000
Mobile Bill		400	4,800
Rent		5,000	60,000
Present Salary (Self)		5,000	60,000
Employee's Salary (1)		3,000	36,000
Others and Night Guard Bill		300	3,600
Non Cash Item:			
Depreciation Expenses		250	3,000
Total Operating Cost (F)		14,200	1,70,400
Net Profit (E-F):		3,800	45,600

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	8,000	240,000	2,880,000	8,500	255,000	3,060,000	9,000	270,000	3,240,000
Less: Cost of Sale (B)	7,200	216,000	2,592,000	7,650	229,500	2,754,000	8,100	243,000	2,916,000
Gross Profit 10% (A-B)=(C)	800	24,000	288,000	850	25,500	306,000	900	27,000	324,000
Less operating cost :									
Electricity bill		300	3,600		350	4,200		400	4,800
Mobile Bill		450	5,400		500	6,000		500	6,000
Entertainment		0	0		0	0		0	0
Present salary/Drawings- self		5,000	60,000		5,000	60,000		5,000	60,000
Employee's Salary (1)		3,000	36,000		3,000	36,000		3,000	36,000
Rent		5,000	60,000		5,000	60,000		5,000	60,000
Others and Night Guard Bill		350	4200		350	4200		450	5400
Depreciation Expenses		250	3,000		250	3,000		250	3,000
Total Operating Cost (D)		14,350	1,72,200		14,450	1,73,400		14,600	1,75,200
Net Profit (C-D) = (E)		9650	1,15,800		11,050	1,32,600		12400	1,48,800
GT payback			40,000			40,000			40,000
Retained Income:			75800			92,600			1,08,800

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	115,800	132,600	148,800
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus	0	78,800	173,600
	Total Cash Inflow	218,800	213,600	325,400
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3.0	Net Cash Surplus	78,800	173,600	285,400



STRENGTH

- Environment-Friendly.
- Skilled & 5 Years of Experience
- Position of his shop in the market.
- Good Networking with Retailer

WEAKNESS

- Credit Sale

OPPORTUNITIES

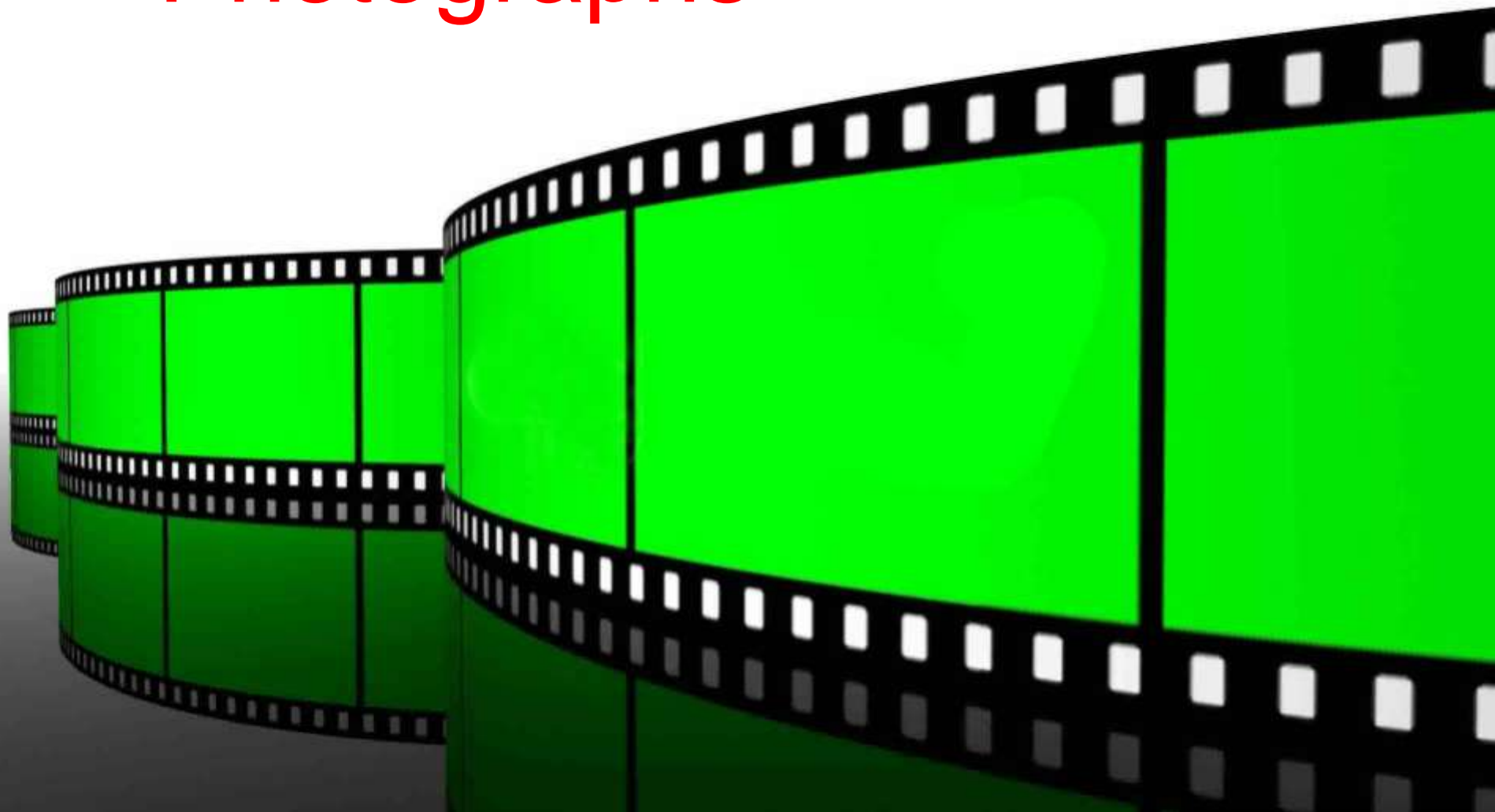
- Expansion Of Business
- Increasing the number of Customer
- Have chance to create more buyer in different market

THREATS

- Competitor may create.
- Fire.
- Theft.



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



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“বিসমিল্লাহির রাহমানির রাহিম”
“দোকান ঘর ভাড়ার চুক্তিপত্র”

স্বাক্ষর
 মোঃ মাসুদ হক

১। মোঃ বিয়াল হোসেন, পিতামত- কনির, সাং- পোয়ালপাী, পোঃ- কালানপুর, থানা- ধামরাই, জেলা- সাকা, জাতীয়তা- বাংলাদেশী, ধর্ম- ইসলাম, পেশা- গৃহস্থি।

ঃ প্রথম পক্ষ ঃ

১। মোঃ মাসুদ হক, পিতা- মোঃ আমজান হোসেন, সাং- ভাদুয়, পোঃ- কালানপুর, থানা- ধামরাই, জেলা- সাকা, জাতীয়তা- বাংলাদেশী, ধর্ম- ইসলাম, পেশা- ব্যবসা।

ঃ দ্বিতীয় পক্ষ ঃ

পরম করুণায় মহান আল্লাহ তাআলার নাম স্বরন করিয়া অর দোকান ঘর ভাড়ার চুক্তিপত্র দলিল লেখাইয়া লইতেছি যে, নিম্ন বর্ণিত দোকান ঘর ২য় পক্ষ ব্যবসা করার জন্য ভাড়া নেওয়ার প্রস্তাব করিলে আমি ১ম পক্ষ উক্ত প্রস্তাবে রাষ্ট্রী ও সখ্যরি জ্ঞাপন করতঃ উপস্থিত স্বাক্ষরিত মোকাবেলায় অর চুক্তিপত্রের শর্তবন্দী বিজ্ঞপিত আসা-আসোয়ানা করিয়া উক্ত পক্ষের নিজস্ব মোতাবেক বর্ণিত দোকান ঘর ভাড়ার চুক্তিপত্র আবদ্ধ হইলাম।





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