Proposed NU Business Name: NAZIR GENERAL STORE



Project identification and prepared by: Md. Nurul Islam, Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD NAZIR HOSSAIN		
Age	:	12-09-1986 (29 <i>Years)</i>		
Education, till to date	:	Class Seven		
Marital status	:	Married		
Children	:	Nil		
No. of siblings:	:	4 Brother and 1 Sister		
Address	:	Vill: Chamurkhan P.O: Kanchkura, P.S: Uttarkhan Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:::::::::::::::::::::::::::::::::::::::	Mother Father LATE. SHIRINA BEGUM MD JOMIR ALI Branch: Uttarkhan Uttara , Centre # 50 (Female), Member ID: 1981 , Group No: 05 Member since: <i>(04 Years)</i> First Ioan:5,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	::	Outstanding loan: Nil Father No No 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	:	Eight years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Father's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-140220
Mother Contact No.	:	01712-915420, 01913-759998, 01713-7525350
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

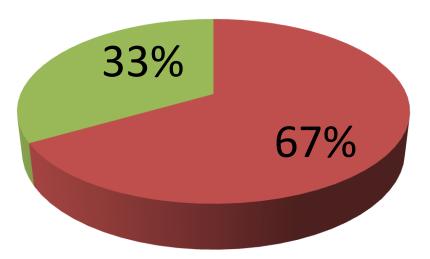
Late. Shirina Begum is a member of Grameen Bank since 04 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info				
Business Name	:	NAZIR GENERAL STORE		
Location	:	Chamurkhan, Uttarkhan, Dhaka		
Total Investment in BDT	:	BDT 4,50,000		
Financing	:	Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33%		
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		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Tongi bazaar. Agreed grace period is 4 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt,					
Mustard oil, Washing powder, Chanachur,					
Cosmetics, powder, Chili, Gel etc	3,700	111,000	1,332,000		
Total Sales (A)	3,700	111,000	1,332,000		
Less. Variable Expense					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt,					
Mustard oil, Washing powder, Chanachur,					
Cosmetics, powder, Chili, Gel etc	3,145	94,350	1,132,200		
Total variable Expense (B)	3,145	94,350	1,132,200		
Contribution Margin (CM) [C=(A-B)	555	16,650	199,800		
Less. Fixed Expense					
Rent		2,000	24,000		
Electricity bill		1,000	12,000		
Mobile Bill		100	1,200		
Transportation		300	3,600		
Salary (self)		5,000	60,000		
Guard		200	2,400		
Entertainment		100	1,200		
Total fixed Cost (D)		8,700	104,400		
Net Profit (E) [C-D)		7,950	95,400		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Rice, Egg, Oil, Biscuit, Soap, Soft drinks	90,000	50,000	1,40,000		
Salt, Mustard oil, Washing powder	40,000	50,000	90,000		
Chanachur, Cosmetics, powder, Chili, Gel etc	40,000	50,000	90,000		
Fridge	30,000	-	30,000		
Security	1,00,000	-	1,00,000		
Total	3,00,000	1,50,000	4,50,000		

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt,					
Mustard oil, Washing powder, Chanachur,					
Cosmetics, powder, Chili, Gel etc	6,200	186,000	2,232,000	2,343,600	2,460,780
Total Sales (A)	6,200	186,000	2,232,000	2,343,600	2,460,780
Less. Variable Expense					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt,					
Mustard oil, Washing powder, Chanachur,					
Cosmetics, powder, Chili, Gel etc	5,270	158,100	1,897,200	1,992,060	2,091,663
Total variable Expense (B)	5,270	158,100	1,897,200	1,992,060	2,091,663
Contribution Margin (CM) [C=(A-B)	930	27,900	334,800	351,540	369,117
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity bill		1,000	12,000	13,000	14,000
Mobile bill & SMS Monitoring		200	2,400	3,000	3,500
Transportation		500	6,000	8,000	10,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Guard		200	2,400	2,600	3,000
Entertainment		300	3,600	4,000	4,500
Non Cash Item					
Depreciation		500	6,000	6,000	6,000
Total Fixed Cost		12,700	152,400	156,600	161,000
Net Profit (E) [C-D)		15,200	182,400	194,940	208,117
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	182,400	194,940	208,117
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		128,400	269,340
	Total Cash Inflow	338,400	329,340	483,457
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	128,400	269,340	423,457



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill : 08 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures









	Contraction Contraction
A Ballion and an and a second and a second a	(118 Gra willions)
ST.	Dente sitta
	office of SCO
The second definition of the second s	183. Dr. A. D. Dr. D. Dates (South State)
2300 (2) 2300	Concentration of the Contract Of the Contract of the
	states ou i white and
A antitication of the state of the	topp with our a white suit
	There is a state of the state o
A PARTY AND A PART	The strange and a watter the
CARL CONTRACTOR CONTRACTOR OF THE OWNER	and the state
	weiters for a second field for the
40 8775.0%b	and the designed for a
	· server the s
	The survey of a local design of the survey of the local design of
and the second	Sufficient of States (Str. 50) and Arrive solution many states
	1
गांगरीयारित स्वयतित स्वेर्धाः	1 the LS
the same of a star after a star star and	and the second s
3,00,000/- (48 99) 210	a well transfer
and the stores and a speet courter and	and the second s
Des willige Bosers (Miller, ed. Bosers, 1996, 1997) 4+ glave 32 meters	a second second second second
managent, which we have a set of the party o	O CONTRACTOR CONTRACTOR
THE ADDRESS READER. From white and, no. organic, con-adopp, non-based, con-ado-ado-	Second Science Large date of
Hardware and the set of the set o	
and the second states and and the state states and the states	The material
পানৰ কলুবাৰে আনি নামান, পানা ও পান কাৰণেৰ মানিৰ মানু পানু পান পানা পানা কৰিব পানা পানি পোনা পানি পোনা পানি পোনা পোনাল মন মানুৱে প্ৰতিমান মনিচালে মন্ত্ৰিমান মানি কাৰণেৰ মানে পিছিলে মানায় মনিচাল । সেনেৰ পিছে মানিল কৰি পোনাল মন্ত্ৰী মানি মানিক কাৰন পানা কিছে মানে নিচাল মানিল আৰু পোনালে মনা প্ৰতাপিন মনিচাল পানিল পানি মানি মানা মন্ত্ৰী মানি মানিক কাৰন পানা কিছে মানি মানা মনিচাৰ মানায় পোনালে মনা প্ৰাৰাগে। মেনাৰ মনিচাল কাৰ্য মানাৰ মন্ত্ৰী	the war writerer
cannot be many on the same data when the proof of the same for the same	Deep of Deep. 12 Say 1985 ID NO: 2619676138625
until ante acteur even man dete sonte a mune are: (n acce deriges atteurs varier any farm) argefine an, even ante many form atte a mune are: (n acce derige atteurs varier any farm) undirectes prosecutes a fing wil personne acte atteur area area ante atteur "well a fingunet?"	and animitations
	the train the same to see the
the second	and the second se
"end a ference" 1: Has planetes come movers aufor/builaditardi wifes with anna da (fan) more were autoblicate in ende avers office in allow (were may fore multitum may prever multitum video : autoblicate in the avers office in allow (were may fore multitum may prever multitum video : autoblicate in the avers office in allow (were may fore multitum may prever multitum video :	- ale I and I among the second second
31 Mar primerete concer motives an effect of primer and form anothers and prevent of a concerning the second se	to set want to do not sense to be the to the set
they wanted they wanted they wanted they wanted they wanted they	The same want wan bally our other set over an open set and These when one overhild on another app on, one or set of the
4.) Seg under alle come unter som nevel daren mere alle applie tette en siz, ber nare ber alle beste store og utfører som nevel daren mere som som over det en etter a.) Seg under stör prese utfør size mere en gente melle store ford store over dett ettern	Lan Mill Mill Mill
a the second the second and any most state of the	and the second se
 Alle Booste unter out arbites som samet verste som 3,000,0000- (448 mm) frem 102. Etter spectralises at 1 frag verstes uter arbite som som 3,000,0000- (448 mm) frag verstes uter som dette verste so	
And the second sec	The second and the se
the efforts were and the series areas after were series	A THE REAL PROPERTY AND A THE REAL
a - course marks brighter and - cours have not another same and a same array where are and a real same same a - blick as	the second secon
We want the state of the state	PAT A CONTRACTOR
a . Mark an of provide sold and the sea and and and after over after other a sea with the after other of a . After manufact follow we prove the cost after after other after o	1 a and the second
a contraction of the second seco	and a second constant of the

the second second

FAMILY PICTURE

