

Proposed NU Business Name: **SULTAN STORE**



Project identification and prepared by: Md. Hafizur Rahman
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABIR HASAN RUBEL
Age	:	15-10-1996(19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Shihrail, P.O: Kaloha, P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ALEYA BEGUM
(iii) Father's name	:	SULTAN HASAN
(iv) GB member's info	:	Branch: Shohodebpur Kalihati, Centre # 026(Female), Member ID: 22052, Group No: 01 Member since: 12-10-93 (22 Years) First loan: 3,000 taka. Existing loan: 20,000 taka Outstanding loan: 1040
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	Four years experience in running business. He has 1 year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01623-799919
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEYA BEGUM joined Grameen Bank since 22 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SULTAN STORE
Location	:	Baliata Bazar,Kalihati,Tangail.
Total Investment in BDT	:	BDT 2,45,000
Financing	:	Self BDT 1,45,000(from existing business) 59% Required Investment BDT 1,00,000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 8 ft= 88 square ft
Security of the shop	:	00
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee, Lungee, Three Piece, Pant, T-shirt etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The business is rented.▪Collects goods from, Elenga Tangail.▪Agreed grace period is 4 months.

Existing Business

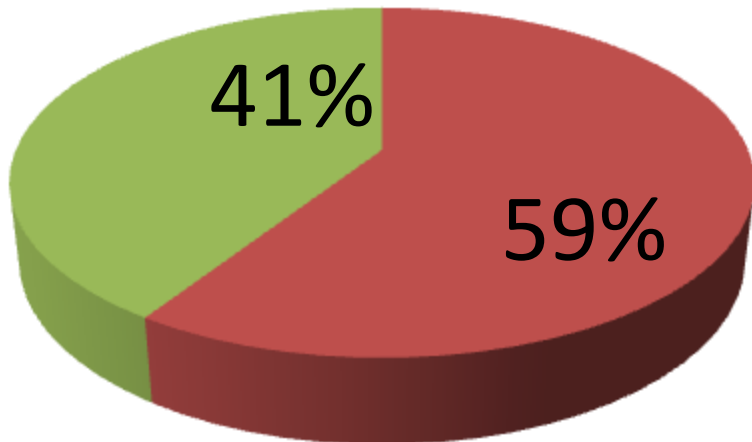
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sharee,Lungee,Three Piece,Pant,T-shirt etc.	3,000	90,000	10,80,000
Total	3000	90,000	10,80,000
Less. Variable Expense	2,550	76,500	9,18,000
Total variable Expense (B)	2550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		1,000	12,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Electricity bill		4,00	4,800
Mobile Bill		3,00	3,600
Entertainment		1,00	1,200
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		5700	68,400

Investment breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt, Pant, Lungee	61,000	33,000	94,000
Sharee	40,000	30,000	70,000
Kids Clothes, T-shirt, Three Piece	44,000	37,000	81,000
Total	1,45,000	1,00,000	2,45,000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 100,000
- Total 245,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Sharee,Lungee,Three Piece,Pant,T-shirt etc.	4,000	1,20,000	14,40,000	15,12,000
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000
Less. Variable Expense	3,400	1,02,000	12,24,000	12,85,200
Total variable Expense (B)	3,400	1,02,000	12,24,000	12,85,200
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000	2,26,800
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	,18,500
Electricity bill		6,00	7,200	7,500
Mobile Bill & SMS Monitoring		5,00	6,000	6,200
Entertainment		3,00	3,600	3,800
Total Fixed Cost		8,900	1,06,800	1,08,000
Net Profit E= (C-D)		9,100	1,09,200	1,18,800
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,09,200	1,18,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		49,200
	Total Cash Inflow	2,09,200	1,57,000
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	49,200	97,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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



















ইউ. পি. ফরম - ৭

খণ্ড-১২ (১)

লাইসেন্স

ইউনিয়ন পরিষদ

জেলা - টাঙ্গাইল
তারিখ: ২৫/০৬/১৪

উপজেলা - পাটকা

বুক নং ৯৬

লাইসেন্স নং ৬৮

লাইসেন্স ধারীর নামঃ শ্রী সৈয়দ হোসেন হুসেন

পিতা/মাতার নামঃ শ্রী হুসেন হুসেন

ব্রিডনা - ১৪৩৮ জিআইসি/১৪৩৮ - শ্রী সৈয়দ হুসেন হুসেন

কিনের পরিমাণঃ টাকার (অঙ্কে) - ৩০০/-

কবারঃ শ্রী সৈয়দ হুসেন হুসেন

ধন্যম করার অত্র ইউনিয়ন এলাকায়

তে পূর্ব/অর্থ সংস্কারের জন্য ০১/০৭/১৪ তারিখ হইতে ৩০/০৯/১৪ পর্যন্ত।

বার্কাট/বৃত্তি চালাইবার অনুমতি দেওয়া হইল।

মোঃ আজহার হোসেন
চেয়ারম্যান
পাটকা ইউনিয়ন পরিষদ
পাটকা, টাঙ্গাইল

ইস্যুর তারিখঃ ২৫/০৬/১৪

(UPDR Form-3A)

People's Republic of Bangladesh

Office of the Registrar of Birth and Death

Paikara Union Parishad

Kalihati, Tangail

Birth Certificate

(Rule-9, of Birth and Death Registration Union Parishad Rules, 2006)
(Extract from Birth Register)

Register No: 3

Date of Registration: 25-03-2008

Date of Issue: 25-06-2014

Birth Registration No:* 19969314780004599

Name: Abir Hasan Rubel

Date of Birth: 15-10-1996

Sex: Male

Fifteenth October Nineteen Hundred Ninety Six

Place of Birth: Shikraol, Kalihati, Tangail.

Father's Name: Sultan Hasan

Nationality: Bangladeshi

Mother's Name: Aleya Begum

Nationality: Bangladeshi

Permanent Address: Village - Shikraol, Post Office - Kalofia,

Upazila - Kalihati, District - Tangail.

(Prepared by - Seal and signature)

Muhammad Anwar Hossain

Secretary

P.O. Paikara Union Parishad

Kalihati, Tangail

(Seal of the Registrar's Office)

Signature and Name of Registrar with Seal

Md. Azad Hossen

Chairman

Paikara Union Parishad

Kalihati, Tangail

*Last four digits represent year of birth, next seven digits are area code and last six digits are person's actual number

FAMILY PICTURE

