

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



Project identification and prepared by: Md Sirazul Islam  
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwas



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

Name	:	<b>AMTAZUR RAHMAN</b>
Age	:	13-08-1996 (20 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Charkadampur , P.O: Rajendrapur , P.S: Kerraniganj 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	:	<b>NAJMA BEGUM</b>
(iii) Father's name	:	<b>MD MOJIBUR RAHMAN</b>
(iv) GB member's info	:	Branch: Teghoria , Centre # 39 (Female), Member ID: 3974/2 , Group No: 06 Member since: 05-1-1992 to 1992 (07 Years) First loan: BDT 5000/-
Further Information:		Existing loan: Nil Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01851-994899
Mother's Contact No.	:	01712-075857
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAJMA BEGUM** joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>LEON STORE</b>
Location	:	Charkadampur, Rajendrapur, Keraniganj
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000 (from existing business) 67% Required Investment BDT 50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice,Atta, Soft drinks etc.</li><li>▪15 % gain on sales.</li><li>▪The shop in own.</li><li>▪The business is being operated by entrepreneur. Existing no employee..</li><li>▪Collects goods from Abdullahpur</li><li>▪Agreed grace period is 3 months.</li></ul>

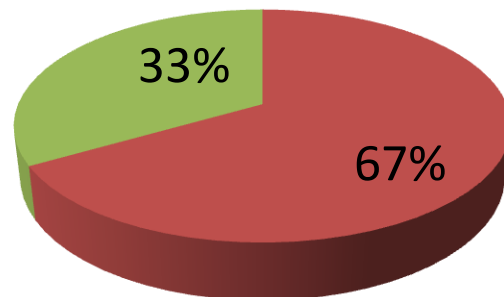
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice,Atta, Soft drinks etc.	3100	93000	1116000
<b>Total Sales (A)</b>	3100	93000	1116000
<b>Less Variable Expense</b>			
Rice,Atta, Soft drinks etc.	2635	79050	948600
<b>Total variable Expense (B)</b>	2,635	79050	948600
<b>Contribution Margin (CM) [C=(A-B)]</b>	465	13950	167400
<b>Less Variable Expense</b>			
Electricity bill		700	8400
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,300	75600
<b>Net Profit (E)= [C-D]</b>		7,650	91800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Rice	20	2500	50,000	10	2,500	25,000	75,000
Atta	80	35	2,800	10	1000	10,000	12,800
Soft drinks	100	80	8,000	30	500	15,000	23,000
Soyabin oil	200	110	22,000	0	0	0	22,000
Star ship	100	50	5,000	0	0	0	5,000
Others	1	12200	12,200	0	0	0	12,200
	<b>501</b>	<b>0</b>	<b>100,000</b>	<b>50</b>	<b>0</b>	<b>50,000</b>	<b>150,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Rice,Atta, Soft drinks etc.	5800	174000	2088000	2192400
<b>Total Sales (A)</b>	5800	174000	2088000	2192400
<b>Less Variable Expense</b>				
Rice,Atta, Soft drinks etc.	4930	147900	1774800	1863540
<b>Total variable Expense (B)</b>	4,930	147900	1774800	1863540
<b>Contribution Margin (CM) [C=(A-B)</b>	870	26100	313200	328860
<b>Less Variable Expense</b>				
Electricity bill		900	10800	11000
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Mobile bill		400	4800	4900
<b>Total fixed cost (D)</b>		13,060	79,200	79,500
<b>Net Profit (E)= [C-D]</b>		13040	156480	249,360
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	156,480	249,360
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		126,480
	<b>Total Cash Inflow</b>	206480	375840
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	126,480	345840

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 05 Years  
Quality goods & services  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community,  
Location of shop,  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











NID	19962613886000494
Name(bangla)	এমতাজুর রহমান
Name(english)	AMTAZUR RAHMAN
Birth	13-August-1996
Father Name	মোঃ মজিবুর রহমান
Mother Name	নাজমা রহমান
Spouse Name	
Form No	41037603
Education	উচ্চ মাধ্যমিক বা সমতুল্য
Voter Area (Area Code)	পাইনা নয়া পীও (0654)
Voter Serial No	186
Machine No	060654000096

স্বাক্ষর -

এই মত প্রকাশ করছি যে,  
 আমার নাম মোঃ এমতাজুর রহমান  
 ১৯৯৬/১৩/০৮/১৩ তারিখে জন্মগ্রহণ করেছি।  
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মোঃ এমতাজুর রহমান



# FAMILY PICTURE

