

Proposed NU Business Name: **AZAD STORE**



Project identification and prepared by: MD Raju Ahmed
Nobabgonj Unit, Nobabgonj

Project verified by: Suanta kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. SAIFUL ISLAM |
| Age | : | 04-01- 1993 (23 Years) |
| Education, till to date | : | Class HSC Pass |
| Marital status | : | Unmarried |
| Children | : | NA |
| No. of siblings: | : | 01Brothers , 1 Sisters |
| Address | : | Vill: Andharkota, P.O: Galimpur, P.S: Nobabgonj, 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 | : | NARUNNA <input checked="" type="checkbox"/> <input type="checkbox"/> |
| (iii) Father's name | : | Md AZAD |
| (iv) GB member's info | : | Branch :Komorganj, Centre 23(Female), Member ID: , Group No: 01 Member since: 1-1-2013 (03 Years) First loan: BDT 10,000 |
| Further Information: | | Existing loan: BDT 20,000, Outstanding Loan: 18,000 |
| (v) Who pays GB loan installment | : | father |
| (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.) | : | |
| Business Experiences and Training Info | : | 08 years experience in running business. 05 Years in own business. She has no training. |
| Other Own/Family Sources of Income | : | Tailoring Business |
| Other Own/Family Sources of Liabilities | : | |
| Entrepreneur Contact No. | : | 0168-6816324 |
| Family's Contact No. | : | 01866-884699 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Nobabgonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NARUNNAHAR joined Grameen Bank since 03 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | AZAD STORE |
| Location | : | Galimpur. |
| Total Investment in BDT | : | BDT 170,000/- |
| Financing | : | Self BDT 1,20,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29% |
| 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">▪The business is planned to be scaled up by investment in goods like – paper, chocolate, drinks, juice, pen, e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Nobabgonj▪Agreed grace period is 3 months. |

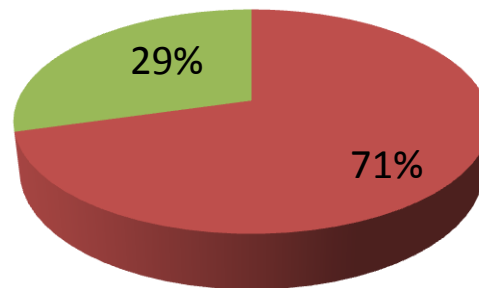
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|---------|
| Revenue(Sales) | | | |
| Grocery items | 3500 | 105000 | 1260000 |
| Total Sales (A) | 3500 | 105000 | 1260000 |
| Less Variable Expense | | | |
| Grocery items | 2975 | 89250 | 1071000 |
| Total variable Expense (B) | 2,975 | 89250 | 1071000 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15750 | 189000 |
| Less Variable Expense | | | |
| Rent | | 2,000 | 24000 |
| Electricity bill | | 300 | 3600 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 8,300 | 99600 |
| Net Profit (E)= [C-D] | | 7,450 | 89400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------------------------|------------|------------|----------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cold drinks | 20 | 1000 | 20,000 | 10 | 1,000 | 10,000 | 30,000 |
| Paper rim | 50 | 800 | 40,000 | 20 | 800 | 16,000 | 56,000 |
| Biscuit | 20 | 300 | 6,000 | 0 | 0 | 0 | 6,000 |
| Chanachur | 20 | 300 | 6,000 | 1 | 12000 | 12,000 | 18,000 |
| Chocolate, Exercise book, Others | 1 | 18000 | 18,000 | 40 | 300 | 12,000 | 30,000 |
| Security | 1 | 30000 | 30,000 | 0 | 0 | 0 | 30,000 |
| Total | 112 | 0 | 120,000 | 71 | 0 | 50,000 | 170,000 |

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Grocery items | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| Total Sales (A) | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| Less Variable Expense | | | | | |
| Grocery items | 4250 | 127500 | 1530000 | 1606500 | 1686825 |
| Total variable Expense (B) | 4,250 | 127500 | 1530000 | 1606500 | 1686825 |
| Contribution Margin (CM) [C=(A-B) | 750 | 22500 | 270000 | 283500 | 297675 |
| Less Variable Expense | | | | | |
| Rent | | 2,000 | 24000 | 24,000 | 24000 |
| Electricity bill | | 500 | 6000 | 6500 | 7000 |
| Transportation | | 700 | 8400 | 8,900 | 9400 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Mobile bill | | 400 | 4800 | 4900 | 5000 |
| Total fixed cost (D) | | 8,800 | 105,600 | 106,700 | 107800 |
| Net Profit (E)= [C-D] | | 13700 | 164400 | 176,800 | 189875 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 164,400 | 176,800 | 189875 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 144,400 | 301200 |
| | Total Cash Inflow | 214400 | 321200 | 491075 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 144,400 | 301200 | 471075 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সাইফুল ইসলাম
Name: MD. SAIFUL ISALM
পিতা: মোঃ আজাদ
মাতা: নুরুন্নাহার

Date of Birth: 04 Jan 1993

ID NO: 19932616247000082

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্যান্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: মাস্তবর হাট, গ্রাম/রাস্তা: আন্ধারকোঠা, ডাকঘর: পালিমপুর
- ১৩২০, নবাবগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/০৯/২০১৩



FAMILY PICTURE

