

Proposed NU Business Name: **ABDUL AZIZ STORE**



Project identification and prepared by: Md Obaidullah
Bogra Sadar Unit, Bogra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL AZIZ
Age	:	02-04-1985 (32 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Chamarkandi P.O:Zorgacahat, P.S: Bogra, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASHIA BEOYA
(iii) Father's name	:	LET. EBRAHIM ALI
(iv) GB member's info	:	Branch:Shakharia,Bogra, Centre # 10 (Female), Member ID: 4179, Group No: 04 Member since: 02-06-2011 (05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 100,000/- Outstanding loan: BDT 1395/-
(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.)	:	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.	:	01734-673127
Mother's Contact No.	:	01718-590774
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASHIA BEOYA joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	ABDUL AZIZ STORE
Location	:	Khamarkandi, Jorgacahat, Bogra,
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 90,000 (from existing business) 57% Required Investment BDT 70,000 (as equity) 43%
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 existing goods like; Oil, Soap, Salt, Rice etc.▪The shop is in own rented.▪The business is operating by entrepreneur.▪Existing no employee.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

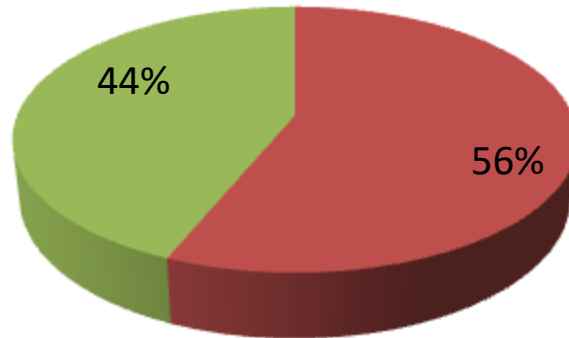
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,flower,oil,Soap,Salt and others.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Rice,flower,oil,Soap,Salt and others.	500	15,000	180,000
Total variable Expense (B)	500	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	4,500	135,000	1,620,000
Less. Fixed Expense			
House rant		600	7,200
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		7,150	85,800
Net Profit (E) [C-D]		127,850	1,534,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	10	2000	20,000	10	2,000	20,000	40,000
Oil	308	91	28,000	1	17000	17,000	45,000
Dal	1	6000	6,000	1	6000	6,000	12,000
Sugar	1	3300	3,300	2	3300	6,600	9,900
Salt	4	1000	4,000	5	1250	6,250	10,250
Soap	300	30	9,000	0	0	0	9,000
Nuduls	50	90	4,500	100	90	9,000	13,500
Koyel	2	2500	5,000	0	0	0	5,000
Others	0	0	10,200	0	0	5,150	15,350
	0	0	90,000	0	0	70,000	160,000

Source of Finance



■ Entrepreneur's Contribution
90,000

■ Investor's Investment 70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice,flower,oil,Soap,Salt and others.	8,000	240,000	2,880,000	3,024,000	3,175,200
Total Sales (A)	8,000	240,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense					
Rice,flower,oil,Soap,Salt and others.	800	24,000	288,000	302,400	317,520
Total variable Expense (B)	800	24,000	288,000	302,400	317,520
Contribution Margin (CM) [C=(A-B)]	7,200	216,000	2,592,000	2,721,600	2,857,680
Less. Fixed Expense					
House rant		600	7,200	7,200	7,200
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		500	6,000	6,000	6,000
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		2,750	33,000	33,000	33,000
Net Profit (E) [C-D]		213,250	2,559,000	2,688,600	2,824,680
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	2,559,000	2,688,600	2,824,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		2,539,000	5,207,600
	Total Cash Inflow	2,629,000	5,227,600	8,032,280
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	90,000	20,000	20,000
3	Net Cash Surplus	2,539,000	5,207,600	8,012,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sabgram hat,Bogra shadar bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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सुपरीयम ग्राहक से १ किलो

SUGAR

सिंह सागर



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FAMILY PICTURE