

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



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. NAZIM UDDIN</b>
Age	:	12-09-1986 ( 20Years )
Education, till to date	:	M.A
Marital status	:	Married
Children	:	01 Dagutar
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Miyapur, P.o- Chargat P.S: Chargat Dist: Rajshahi .
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>MST. JOSNA BEGUM</b>
(iii) Father's name	:	<b>MD. RAHIM UDDIN</b>
(iv) GB member's info	:	Branch: Chargat, Centre # 52(Female) Member ID: 4438/1, Group No: 03 Member since: 20-02-1998(19Years) First loan: BDT – 5,000/-
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: BDT-50000/-
(v) Who pays GB loan installment	:	Fathers
(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. He has no training.
Other Own/Family Sources of Income	:	Mango Busines
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-630295
Father's Contact No.	:	01736-845899
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOSNA BEGUM** joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NAJIM STORE</b>
Location	:	Meramotpur Bazzar, Charghat Rajshahi .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT-20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Oil,Atta,Sugur,Soap &amp;etc Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

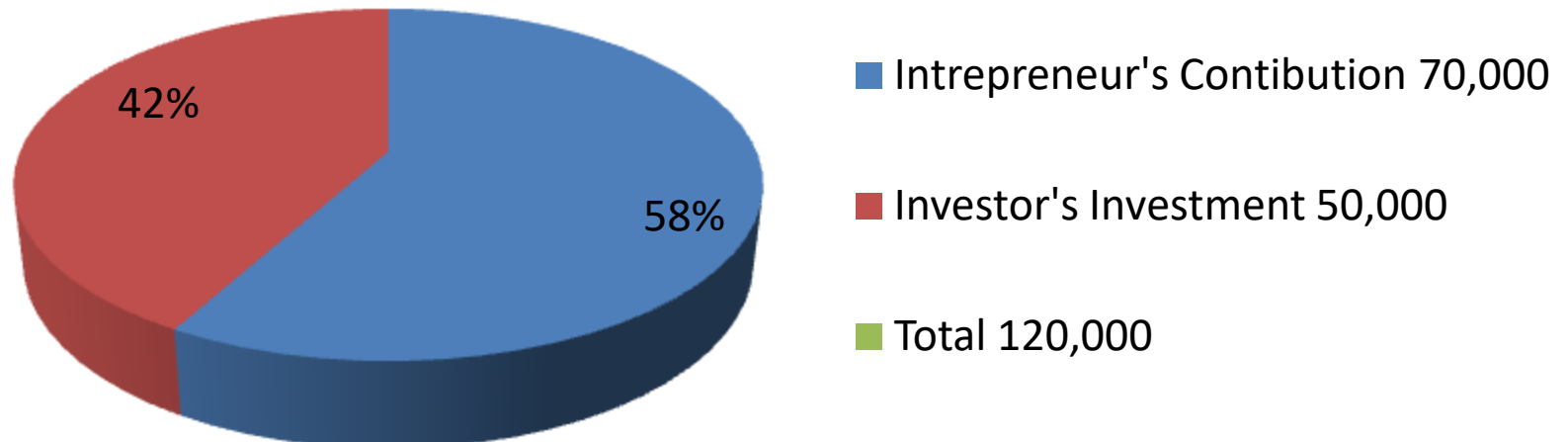
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Oil,Atta,Sugur,Soap &etc	4,000	120,000	1440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1440,000</b>
<b>Less. Variable Expense</b>			
Oil,Atta,Sugur,Soap &etc	3,600	108,000	1,296,000
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Entertainment		150	1,800
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,450</b>	<b>77,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,550</b>	<b>66,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Oil	8,000	0	8,000
Salt	1,000	0	1,000
Sugar	6,000	0	6,000
Soap	1,000	0	1,000
Rice	8,000	0	8,000
Detergent	1,000	0	1,000
Atta	2,550		2,550
Cold Drinks	2,000		2,000
Others	20,450		20,450
Security of Shop	20,000		20,000
Gcorcy Item		50,000	50,000
<b>Total</b>	<b>70,000</b>	<b>50,000</b>	<b>120,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Oil,Atta,Sugar,Soap &etc	5,000	150,000	1800,000	1890,000	1984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1800,000</b>	<b>1890,000</b>	<b>1984,500</b>
<b>Less. Variable Expense</b>					
Oil,Atta,Sugar,Soap &etc	4,500	135,00	1,620,000	1,701,000	1,786,050
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,00</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Contribution M. (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,500	7,000
Electricity Bill		400	4,800	5,000	5,200
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		150	1,800	1,900	2,000
Guard		100	1,200	1,300	1,400
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>6,450</b>	<b>77,400</b>	<b>79,500</b>	<b>81,600</b>
<b>Net Profit (E) [C-D)</b>		<b>8,550</b>	<b>102,600</b>	<b>109,500</b>	<b>116,850</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>102,600</b>	<b>109,500</b>	<b>116,850</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		82,600	172,100
	<b>Total Cash Inflow</b>	<b>152,600</b>	<b>192,100</b>	
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>82,600</b>	<b>172,100</b>	<b>268,950</b>

# ***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



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