

## Proposed NU Business Name: **Nabila Store**



Project identification and prepared by: Md. Farhad Hassain  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>Md. Zahid Ahamed</b>
Age	:	12-03-1987(30 Years)
Education, till to date	:	8
Marital status	:	married
Children	:	Not Son
No. of siblings:	:	3 Brothers, 1 Sisters.
Address	:	Vill: Bazid pur, P.O: Mirer betka , P.S: Tangail sador, 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	:	<b>Mst.Firoza Begom</b>
(iii) Father's name	:	Md.Hasmot Ali
(iv) GB member's info	:	Branch:Dewzan ,Delduar, Centre # 52(Female), Member ID : 3324 , Group No: 03 Member since:03/04/1987 (30 Years) First loan: BDT 2000 /-
Further Information:		Existing loan 40000 Outstanding loan: 17400
(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	:	4 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772603652
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mst. Firoza Begom** joined Grameen 30 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Nabila Store</b>
Location	:	Bazidpur, Tangail
Total Investment in BDT	:	BDT 137500/-
Financing	:	Self BDT 87500/- (from existing business 64% Required Investment BDT 50,000/- (as equity)36 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10ft= 150 square ft
Security of the shop	:	50000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; rice ,Sugar,Cold drink,Powder,Pest,Gass,Biscut ,Soap etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 2 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
rice ,Sugar,Cold drink,Powder,Pest,Gass,Biscut ,Soap etc	4,100	123,000	1,476,000
	0	0	0
<b>Total Sales (A)</b>	<b>4,100</b>	<b>123,000</b>	<b>1,476,000</b>
<b>Less. Variable Expense</b>			
rice ,Sugar,Cold drink,Powder,Pest,Gass,Biscut ,Soap etc	3,608	108,240	1,298,880
<b>Total variable Expense (B)</b>	<b>3,608</b>	<b>108,240</b>	<b>1,298,880</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>492</b>	<b>14,760</b>	<b>177,120</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		200	2,400
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8,100</b>	<b>97,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,660</b>	<b>79,920</b>

## Investment Breakdown

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
rice	6,600	20,000	26,600
Sugar	3,100	10,000	13,100
drink	8,250	0	8,250
Powder	4,500	0	4,500
Pest	2,800	0	2,800
Chops	8,200	0	8,200
Gass	27,300	0	27,300
Biscut	5,000	0	5,000
Soap	6,750	0	6,750
etc	15,000	20000	35,000
<b>Total</b>	<b>87,500</b>	<b>50,000</b>	<b>137,500</b>

## Source of Finance



# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
rice ,Sugar,Cold drink,Powder,Pest,Gass,Biscut ,Soap etc	5,600	168,000	2,016,000	2,116,800	2,222,640
	0	0	0	0	0
Total Sales (A)	5,600	168,000	2,016,000	2,116,800	2,222,640
Less. Variable Expense					
rice ,Sugar,Cold drink,Powder,Pest,Gass,Biscut ,Soap etc	4,928	147,840	1,774,080	1,862,784	1,955,923
Total variable Expense (B)	4,928	147,840	1,774,080	1,862,784	1,955,923
Contribution Margin (CM) [C=(A-B)]	672	20,160	241,920	254,016	266,717
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		800	9,600	9,600	9,600
Mobile Bill		300	3,600	3,600	3,600
Entertainment		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,700	104,400	104,400	104,400
Net Profit (E) [C-D]		11,460	137,520	149,616	162,317
Investment Payback			20,000	20,000	20,000



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

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	137,520	149,616	162,317
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		117,520	247,136
	<b>Total Cash Inflow</b>	<b>187,520</b>	<b>267,136</b>	<b>409,453</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>117,520</b>	<b>247,136</b>	<b>389,453</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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























# FAMILY PICTURE

