

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



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram, Feni.

Project verified by: Susanto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.AZIM</b>
Age	:	10-07-1994( 24 Years)
Education, till to date	:	Class-Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 Sisters, 02 Brothers
Address	:	Vill:Citholia, P.O: Solia, P.S: Porshuram, Dist: Feni.
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>SELINA AKTER</b>
(iii) Father's name	:	<b>NURUL ALAM</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 26(Female), Member ID:7346/1, Group No: 08 Member since: 10-05-2010-2017 (7 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 8000/-
(v) Who pays GB loan installment	:	Mother
(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	:	05years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-555223
Mother's Contact No.	:	01865-741007
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SELINA AKTER** joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan Business.

## Proposed Nobin Udyokta Business Info

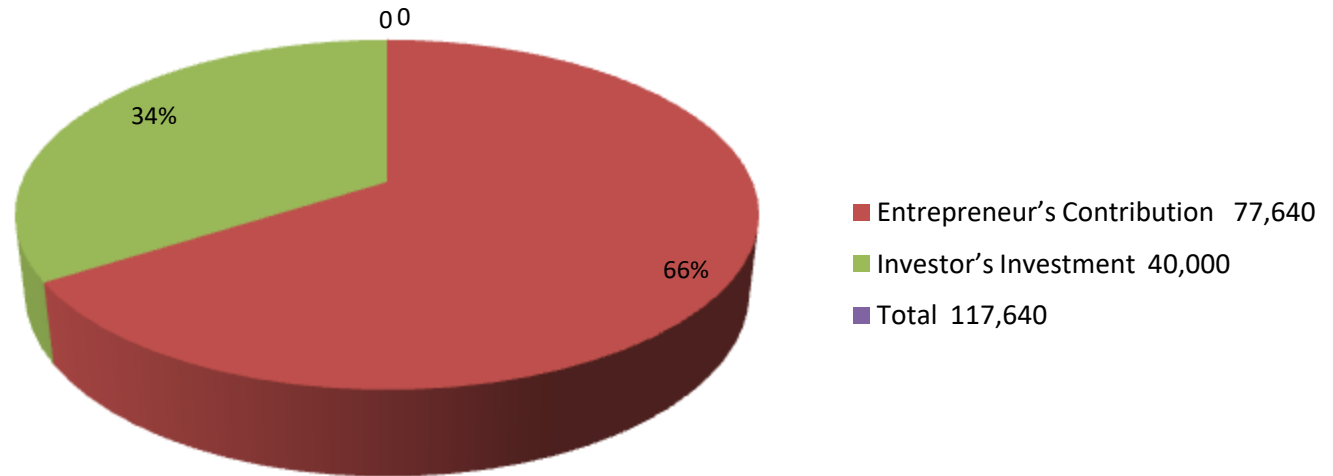
Business Name	:	<b>AZIM STORE</b>
Location	:	Citholia mosque road,Citholia ,Porshuram,Feni.
Total Investment in BDT	:	BDT: 117,640/-
Financing	:	Self BDT: 77,640 (from existing business) 66% Required Investment BDT: 40,000 (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft. = 240square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; biscute,chanacur,cake,chips,others..</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revenue (Sale)</b>			
biscuts,chanachur,cake,tea-pan,chips,others	3000	90000	1080000
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
biscuts,chanachur,cake,tea-pan,chips,others	2700	81000	972000
<b>Total Variable Expense</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9000</b>	<b>108000</b>
<b>Less Fixed Expense</b>			
Rent		1100	13200
Electric Bill		250	3000
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>6750</b>	<b>81000</b>
<b>Net Profit (E)= [C-D]</b>		<b>2250</b>	<b>27000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
biscuits	4,000	10,000	14,000
chanachur	2,000	10,000	12,000
cake	640	10,000	10,640
tea-pan	10,000	0	10,000
chips	1,000	10,000	11,000
others	50,000	0	50,000
security	10,000	0	10,000
<b>Total</b>	<b>77,640</b>	<b>40,000</b>	<b>117,640</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscuts,chanachur,cake,tea-pan,chips,others	3500	105000	1260000	1323000	1389150
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
biscuts,chanachur,cake,tea-pan,chips,others	3150	94500	1134000	1190700	1250235
<b>Total Variable Expense</b>	<b>3150</b>	<b>94500</b>	<b>1134000</b>	<b>1190700</b>	<b>1250235</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10500</b>	<b>126000</b>	<b>132300</b>	<b>138915</b>
<b>Less Fixed Expense</b>					
Rent		1100	13200	13200	13200
Electric Bill		250	3000	3300	3600
Transportaion		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		140	1680	1680	1680
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>7190</b>	<b>86280</b>	<b>86740</b>	<b>87203</b>
<b>Net Profit (E)= [C-D]</b>		<b>3310</b>	<b>39720</b>	<b>41706</b>	<b>43791</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## 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	40,000		
1.2	Net Profit	99,120	104076	109279.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83120	171196
	<b>Total Cash Inflow</b>	<b>139,120</b>	<b>187,196</b>	<b>280,476</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>83,120</b>	<b>171,196</b>	<b>264,476</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Citholia mosque  
road, Parshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

