

Proposed NU Business Name: **NAIM GENERAL STORE**



Project identification and prepared by: Mominur Rahaman
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	FAISAL AHMED NAIM
Age	:	15-10-1995 (22 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Chamur Khan ,P.O: Kanchkura ,P.S: Uttorkhan , 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	:	Aklima
(iii) Father's name	:	Md Tahajoddin
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 24 (Female), Member ID:2795 , Group No: 01 Member since: 15-12-2001 (09 Years) First loan: BDT = 5,000 /-
Further Information:		Outstanding loan:= Nill
(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 & Skill Own Business and Training Info	:	06 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828-555438
Family's Contact No.	:	01721-056141
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Aklima joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Naim general store
Location	:	Chamur khan ,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 120,000/- (from existing business) 60% Required Investment BDT 80,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	This Business Is Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,Soap,Potato,Egg,Biscute,Soft Drink, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from Dakshin khan.▪Agreed grace period is 3 months.

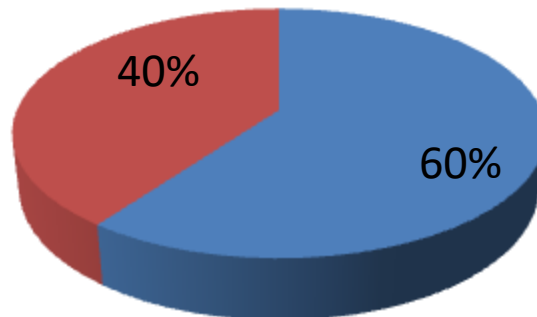
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Iteam	2,500	75,000	900,000
	0	0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery Iteam	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		1,000	12,000
Mobile Bill		500	6,000
Entertainment		200	2,400
Salary (sttaf)		0	0
Salary (self)		6,000	72,000
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	15	2900	43500	Rice	12	2900	34,800	78,300
Soap	115	22	2530	Soap	110	22	2,420	4,950
Potato	100	10	1000	Potato	85	10	850	1,850
Egg	8	550	4400	Egg	10	550	5,500	9,900
Biscute	150	20	3000	Biscute	165	20	3,300	6,300
Soft Drink	180	25	4500	Soft Drink	200	25	5,000	9,500
Coke	115	30	3450	Coke	120	30	3,600	7,050
Tes	45	200	9000	Tes	50	200	10,000	19,000
	0	0	0		0	0	0	0
			0				0	0
Others			48620	Others			14,530	63,150
Total			120,000				80,000	200,000

Source of Finance

■ Entrepreneur's contibution 120000 ■ Investor's Investment 80000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery Item	3,500	105,000	1,260,000	1,323,000	1,389,150
	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Grocery Item	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		420	5,040	5,292	5,557
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		600	7,200	7,560	7,938
Entertainment		200	2,400	2,520	2,646
Salary (sttaf)		0	0	0	0
Salary (self)		6,000	72,000	72,000	72,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,320	99,840	101,232	102,694
Net Profit (E) [C-D]		12,680	152,160	163,368	175,136
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	152,160	163,368	175,136
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		120,160	251,528
	Total Cash Inflow	232,160	283,528	426,664
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	120,160	251,528	394,664

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business :06 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

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নার্জিম জেনারেল স্টোর

১২৩০, মোবাঃ ০১৯২৯-৭৩৮৭৬৩





07 July

01	02	03	04	05	06	07
30	31					
02	03	04	05	06	07	08
09	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

08 August

01	02	03	04	05
06	07	08	09	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25
26	27	28	29	30
31				

09 September

01	02	03	04	05	06	07	08	09	10	11	12
13	14	15	16	17	18	19	20	21	22	23	24
25	26	27	28	29	30	31					











গণপ্রজাতন্ত্রী বাংলাদেশ
জনসংখ্যা ও মৃত্যু নিবন্ধনের কার্যালয়

জন্ম সনদ
(জন্ম নিবন্ধন আইনের অধীন)

সনদের নং: ১০

জন্ম তারিখ: ১০/১০/১৯৮০
সনদের নং: ১০/১০/১৯৮০

পিতার নাম: মুহাম্মদ আব্দুল হক
মাতার নাম: মিসেস মুনীরুন্নেছা
জন্ম স্থান: ঢাকা - মতিঝিল - মতিঝিল হাসপাতাল
পিতার পেশা: সরকারি কর্মকর্তা

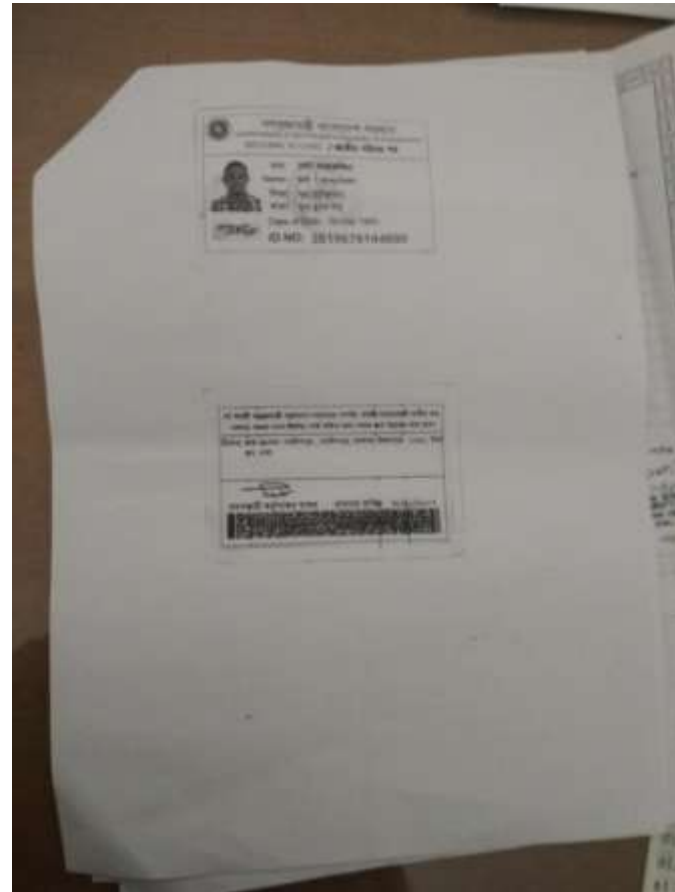
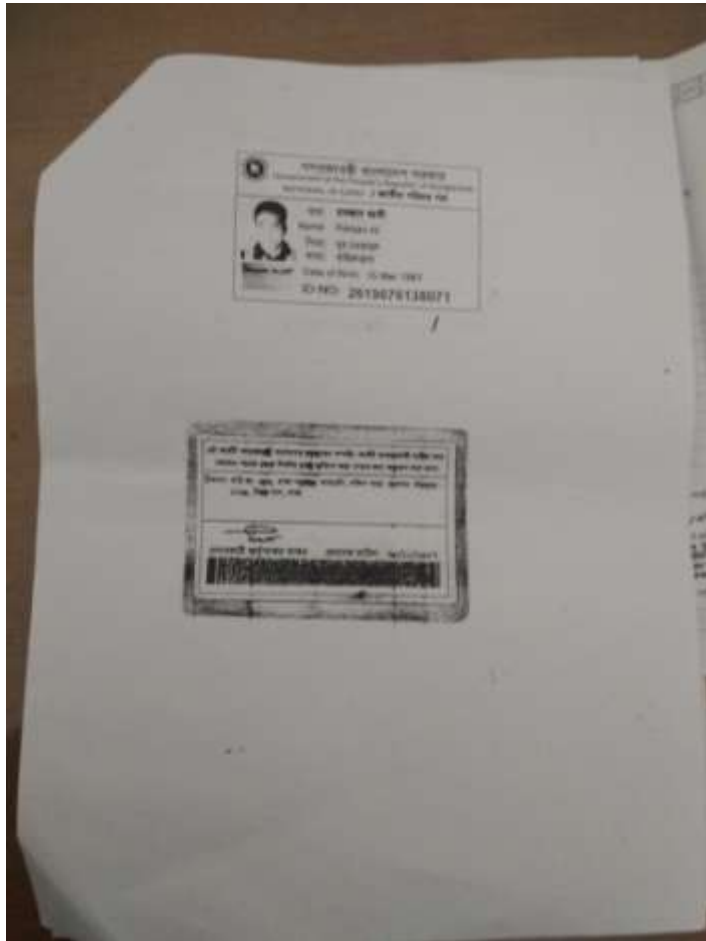
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FAMILY PICTURE

