

# Proposed NU Business Name: **NURUL GENERAL STORE**



Project identification and prepared by: Modon Kumar Biswas,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Md Nurul Alam</b>
Age	:	13-12-1909 ( 28 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill:Dakshinkhan Dakshinpara ,P.O: Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Nurjahan
(iii) Father's name	:	Md Shajahan Bapary
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 06 (Female), Member ID: 1160/3 , Group No: 02 Member since: 11-09-2011 ( 06 Years) First loan: BDT = 10,000 /- Last Loan:BDT=30000/- Outstanding loan:= 26700/-
Further Information:		
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01675-327785
Family's Contact No.	:	01629-211546
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Nurjahan** joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Nurul General Store
Location	:	Hossan Super Market,Dakshinkhan ,Dhaka
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 280,000/- (from existing business) 65 % Required Investment BDT 150,000/- (as equity) 35 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	14 ft x 16 ft= 224 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice,Dal,Ata,Suger, Bakery,Soft Drink&amp;Cosmatices etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Tongi.</li><li>▪Agreed grace period is 3 months.</li></ul>

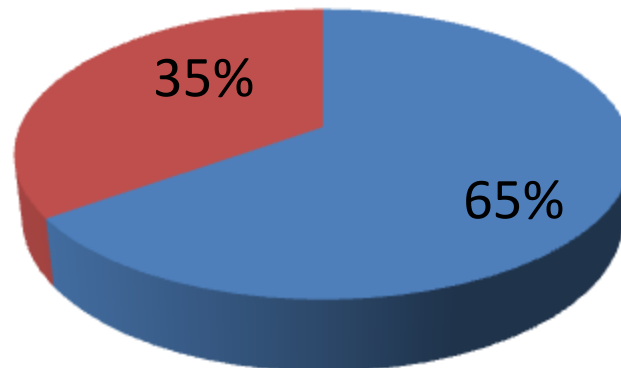
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery	4,000	120,000	1,440,000
	0	0	0
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Grocery	3,200	96,000	1,152,000
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,500	42,000
Electricity Bill		2000	24,000
Transportation		2,000	24,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>16,800</b>	<b>201,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	30	2850	85500	Rice	30	2850	85,500	171,000
Dal	120	105	12600	Dal	100	105	10,500	23,100
Oil	150	85	12750	Oil	80	85	6,800	19,550
Ata	6	1420	8520	Ata	8	1420	11,360	19,880
Suger	9	2700	24300	Suger	5	2700	13,500	37,800
Bekary	160	65	10400	Bekary	100	65	6,500	16,900
Soft Drink	30	420	12600	Soft Drink	15	420	6,300	18,900
Cosmatics	200	105	21000	Cosmatics	50	105	5,250	26,250
Advanced Security			50000				0	50,000
Machenaries			40000				0	40,000
Others			2330	Others			4,290	6,620
<b>Total</b>			<b>280000</b>				<b>150,000</b>	<b>430,000</b>

## Source of Finance

■ Entrepreneur's contibution 280000   ■ Investor's Investment 150000   ■ Total 430000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Grocury	5,200	156,000	1,872,000	1,965,600	2,063,880
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>5,200</b>	<b>156,000</b>	<b>1,872,000</b>	<b>1,965,600</b>	<b>2,063,880</b>
<b>Less. Variable Expense</b>					
Grocury	4,160	124,800	1,497,600	1,572,480	1,651,104
<b>Total variable Expense (B)</b>	<b>4,160</b>	<b>124,800</b>	<b>1,497,600</b>	<b>1,572,480</b>	<b>1,651,104</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,040</b>	<b>31,200</b>	<b>374,400</b>	<b>393,120</b>	<b>412,776</b>
<b>Less. Fixed Expense</b>					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		2100	25,200	26,460	27,783
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		667	8,000	8,000	8,000
<b>Total Fixed Cost</b>		<b>17,927</b>	<b>215,120</b>	<b>218,576</b>	<b>222,205</b>
<b>Net Profit (E) [C-D]</b>		<b>13,273</b>	<b>159,280</b>	<b>174,544</b>	<b>190,571</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</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	150,000		
1.2	Net Profit	159,280	174,544	190,571
1.3	Depreciation (Non cash item)	8,000	8,000	8,000
1.4	Opening Balance of Cash Surplus		107,280	229,824
	<b>Total Cash Inflow</b>	<b>317,280</b>	<b>289,824</b>	<b>428,395</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>107,280</b>	<b>229,824</b>	<b>368,395</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Own Business : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

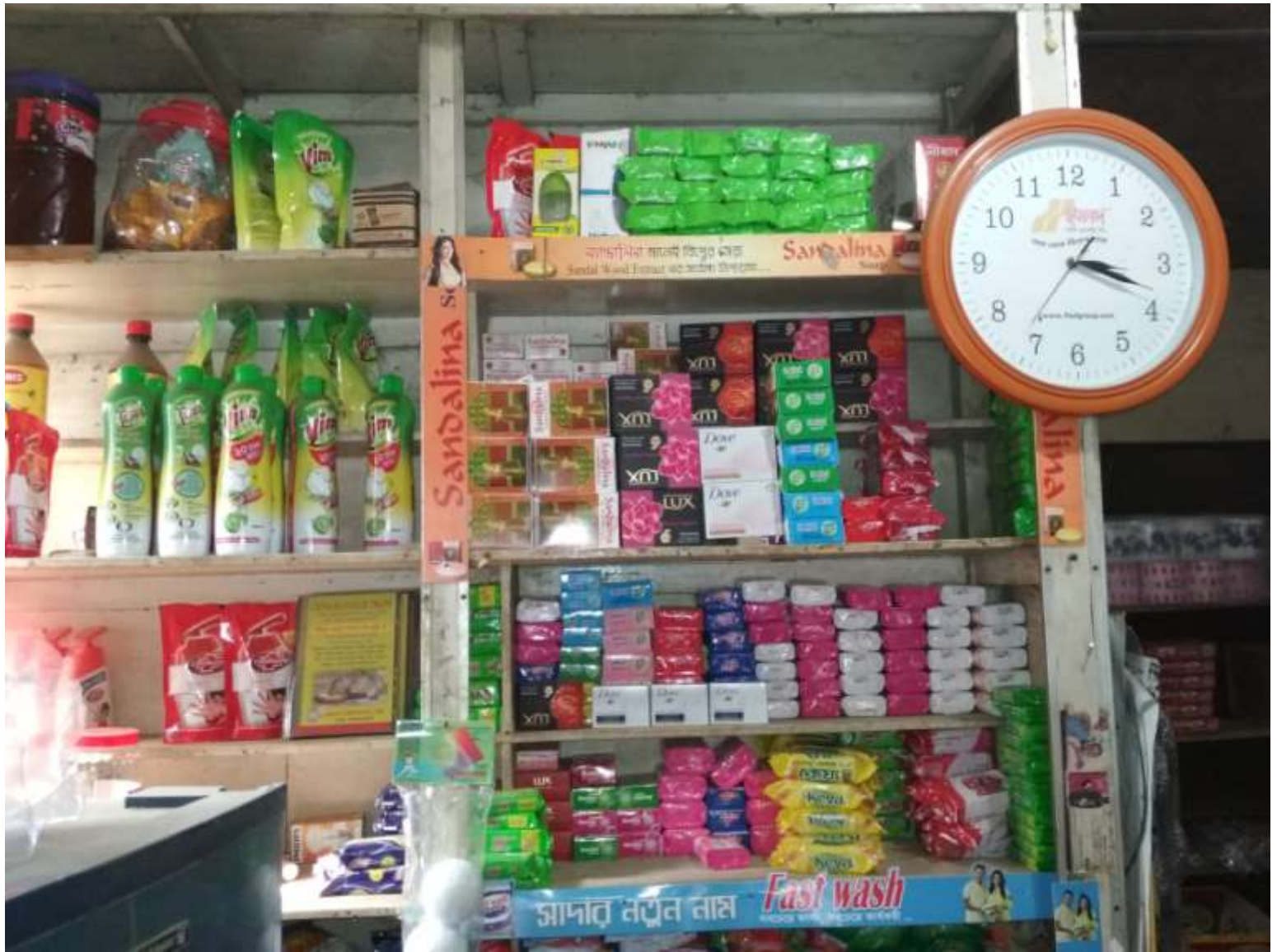
Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# FAMILY PICTURE

