

NAZMA STORE



Project identification by: Kajem Uddin, Unit Manager, Bason, Gazipur

Project prepared by: Md.Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD SEKANDOR HOSSAIN |
| Age | : | 01-01-1992 (23 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Single |
| Children | : | N/A |
| No. of siblings: | : | 3 Brothers |
| Address | : | Vill: Chandona Moddo para P.O: Chandona P.S: Gazipur Dist: Gazipur |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | NAZMA |
| (iii) Father's name | : | ABDUL LATIF |
| (iv) GB member's info | : | Branch: Bashon Gazipur Centre # 69 (Female), Member ID: 6176, Group No: 08 Member since: 16-03-1998 (17 Years) First loan: 5,000 taka. |
| Further Information: | | Outstanding loan: Nil |
| (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 | : | Five years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Father's income (Mason) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01915-649554 |
| Father Contact No. | : | 01927-727378 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nazma is a member of Grameen Bank since 17 years. At first she took 5,000 taka loan from Grameen Bank. Nazma gradually took loan from GB. Utilize loan she made a house and purchase a land.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | NAZMA STORE |
| Location | : | Chandona Moddo Para, Gazipur |
| Total Investment in BDT | : | 1,90,000 taka |
| Financing | : | Self BDT 90,000 (from existing business) 47% Required Investment BDT 1,00,000 (as equity) 53% |
| Present salary/drawings from business (estimates) | : | 5,000 Taka |
| Proposed Salary | : | 5,500 Taka |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Rice, Pulse, Oil, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Soap, Chocolate, Sugar, Shampoo etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Chourasta, Gazipur.▪Agreed grace period is 4 months. |

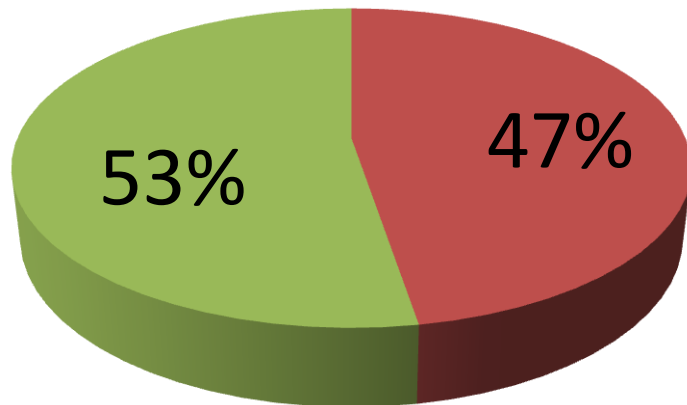
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Rice, Pulse, Oil, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Soap, Chocolate, Sugar, Shampoo etc | 2,300 | 69,000 | 828,000 |
| Total Sales (A) | 2,300 | 69,000 | 828,000 |
| Less. Variable Expense | | | |
| Rice, Pulse, Oil, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Soap, Chocolate, Sugar, Shampoo etc | 1,955 | 58,650 | 703,800 |
| Total variable Expense (B) | 1,955 | 58,650 | 703,800 |
| Contribution Margin (CM) [C=(A-B)] | 345 | 10,350 | 124,200 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 200 | 2,400 |
| Generator bill | | 150 | 1,800 |
| Mobile Bill | | 200 | 2,400 |
| Transportation | | 500 | 6,000 |
| Entertainment | | 100 | 1,200 |
| Mosque bill | | 50 | 600 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 6,200 | 74,400 |
| Net Profit (E) [C-D] | | 4,150 | 49,800 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|---|---------------|-----------------|-----------------|
| Rice, Pulse, Oil, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Soap, Chocolate, Sugar, Shampoo etc | 75,000 | 1,00,000 | 1,75,000 |
| Fridge | 15,000 | - | 15,000 |
| Total | 90,000 | 1,00,000 | 1,90,000 |

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 100,000
- Total 190,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|--|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Rice, Pulse, Oil, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Soap, Chocolate, Sugar, Shampoo etc | 3,500 | 105,000 | 1,260,000 | 1,323,000 | 1,389,150 |
| Total Sales (A) | 3,500 | 105,000 | 1,260,000 | 1,323,000 | 1,389,150 |
| Less. Variable Expense | | | | | |
| Rice, Pulse, Oil, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Soap, Chocolate, Sugar, Shampoo etc | 2,975 | 89,250 | 1,071,000 | 1,124,550 | 1,180,778 |
| Total variable Expense (B) | 2,975 | 89,250 | 1,071,000 | 1,124,550 | 1,180,778 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15,750 | 189,000 | 198,450 | 208,373 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 200 | 2,400 | 2,500 | 2,700 |
| Generator bill | | 150 | 1,800 | 1,900 | 2,000 |
| Mobile bill & SMS Monitoring | | 400 | 4,800 | 4,800 | 4,800 |
| Transportation | | 600 | 7,200 | 7,500 | 7,800 |
| Entertainment | | 200 | 2,400 | 2,400 | 2,400 |
| Salary (self) | | 5,500 | 66,000 | 66,000 | 66,000 |
| Mosque bill | | 50 | 600 | 600 | 600 |
| Non Cash Item | | | | | |
| Depreciation | | 250 | 3,000 | 3,000 | 3,000 |
| Total Fixed Cost | | 7,350 | 88,200 | 88,700 | 89,300 |
| Net Profit (E) [C-D] | | 8,400 | 100,800 | 109,750 | 119,073 |
| Investment Payback | | | 40,000 | 40,000 | 40,000 |

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> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100,000 | | |
| 1.2 | Net Profit | 100,800 | 109,750 | 119,073 |
| 1.3 | Depreciation (Non cash item) | 3,000 | 3,000 | 3,000 |
| 1.4 | Opening Balance of Cash Surplus | | 63,800 | 136,550 |
| | Total Cash Inflow | 203,800 | 176,550 | 258,623 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 40,000 | 40,000 | 40,000 |
| | Total Cash Outflow | 140,000 | 40,000 | 40,000 |
| 3 | Net Cash Surplus | 63,800 | 136,550 | 218,623 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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
Local competitors;

Pictures



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A man in a striped sweater and scarf stands behind a metal shelving unit in a small shop. The shelves are stocked with various products:

- Top Shelf:** Large plastic jars containing snacks like "Milk Candy", "Center Fruit", and nuts. There are also bags of snacks hanging from the top.
- Second Shelf:** A grid of small boxes, likely instant noodle or snack packets, with brands like "GOLD LEAF" and "STAR". To the right are boxes of "ROJAMERI" (রোজমেরী) and other packaged goods.
- Third Shelf:** Bottles of beverages including "Frooti" (ফ্রুটি), "Maza" (মাজা), and "Fanta" (ফ্যান্টা). There are also bottles of cooking oil and other liquids.
- Bottom Shelf:** More bottles of beverages and packaged items, some in plastic bags.



Shelves on the left side of the shop containing various items:

- Top shelf: Bags of snacks, including one labeled "MILK CHOCOLATE".
- Second shelf: Stacks of small boxes, possibly instant noodles or biscuits.
- Third shelf: A green container and other miscellaneous items.

A red metal cabinet or door on the left side of the shop:

- It has a purple handle.
- The bottom part shows some white residue or peeling paint.



নাজমা স্টোর



FAMILY PICTURE

