

Proposed NU Business Name: **NASIR STORE**



Project identification and prepared by: Ebadat Hossain,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	NASIR MIA
Age	:	11-05-1982 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother
Address	:	Vill: Jamurkee, P.O: Jamurkee, P.S: Mirjapur, 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	:	NAZMA BEGUM
(iii) Father's name	:	MD SULTAN MIAH
(iv) GB member's info	:	Branch: Jamurkee Mirjapur, Centre # 10 (Female), Member ID: 4578, Group No: 08 Member since: 18-05-1983 (32 Years) First loan: BDT 1,500
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	:	Fifteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-743794
Brother Contact No.	:	01981-253237
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMA BEGUM joined Grameen Bank since 32 years ago . At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	NASIR STORE
Location	:	Jamurkee, Tangail.
Total Investment in BDT	:	BDT 2,00,000
Financing	:	Self BDT 1,00,000(from existing business) 50% Required Investment BDT 1,00,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chanachur, Pickle, Soap, Washing powder, Rice, Pulse, Oil, Sugar, Soft drinks etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Entrepreneur is owner of the shop.▪Collects goods from Jamurkee, Tangail.▪Agreed grace period is 4 months.

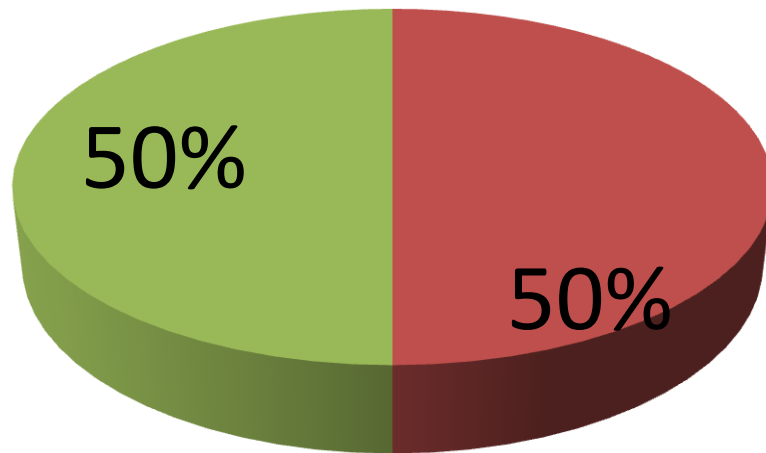
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit, Chanachur, Pickle, Soap, Washing powder, Rice, Pulse, Oil, Sugar, Soft drinks etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Biscuit, Chanachur, Pickle, Soap, Washing powder, Rice, Pulse, Oil, Sugar, Soft drinks etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Electricity bill		700	8,400
Mobile Bill		300	3,600
Transportation		800	9,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit, Chanachur, Pickle, Soap, Washing powder, Rice, Pulse, Oil, Sugar, Soft drinks etc	70,000	1,00,000	1,70,000
Fridge (2), Television	30,000	-	30,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Biscuit, Chanachur, Pickle, Soap, Washing powder, Rice, Pulse, Oil, Sugar, Soft drinks etc	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
Biscuit, Chanachur, Pickle, Soap, Washing powder, Rice, Pulse, Oil, Sugar, Soft drinks etc	4,250	127,500	1,530,000	1,606,500
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Electricity bill		700	8,400	9,000
Mobile bill & SMS Monitoring		400	4,800	5,500
Transportation		1,200	14,400	16,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		200	2,400	3,000
Non Cash Item				
Depreciation		500	6,000	6,000
Total Fixed Cost		11,000	132,000	136,000
Net Profit (E) [C-D]		11,500	138,000	147,500
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	138,000	147,500
1.3	Depreciation (Non cash item)	6,000	6,000
1.4	Opening Balance of Cash Surplus		84,000
	Total Cash Inflow	244,000	237,500
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	84,000	177,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 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



Priya

Matado
Tooth Brush

Surocare

TUNGO

Handwritten text on a hanging bag of bread.

PEPSI

PEPSI

Handwritten number 7-599 on a vertical post.





Surf excel
Dettol

Closeup
Teng

Milk Marie

Milk
Milkmaid

Maya
Raiti

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ਕੀਰੀ

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ਕਿਸਕ

WATER
DOLA
TOTLAND
Whitck

Life Power

ਕੀਰੀ
ਕੀਰੀ

PE















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

ইউপি ফরম-১৩

২নং জামুকী ইউনিয়ন পরিষদ কার্যালয়

উপজেলা- মির্জাপুর, জেলা- টাঙ্গাইল।



লাইসেন্স

বহি নম্বর : ০২

তারিখ : ২৮/১০/২০১৩

লাইসেন্স নম্বর : ১৫৪/২০১৩

লাইসেন্সধারীর নাম : মোঃ মোঃ নাছির মিয়া

পিতা/স্বামীর নাম : মোঃ সুলতান মিয়া

ব্যবসায়ী ঠিকানা : পাকল্যা রাস্তা মির্জাপুর টাঙ্গাইল

স্থায়ী ঠিকানা : গ্রাম জামুকী ডাকঘর জামুকী

উপজেলা : মির্জাপুর জেলা : টাঙ্গাইল

পেশার ধরণ : মনোহরী - জামা

তারিখ হইতে ০১/১০/২০১৩ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : টাকা = ১০০ = ১০০ (কথায়) (দুইশত), টাকায়

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা মনোহরী জামা চালিয়ে যাবার জন্য লাইসেন্স প্রদান করা হলো।




আলী এজাজ খান চৌধুরী

চেহানম্যান

২নং জামুকী ইউনিয়ন পরিষদ

উপজেলা: মির্জাপুর, জেলা: টাঙ্গাইল।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: নাছির মিয়া
Name: NASIR MIAH
পিতা: মোঃ সুলতান মিয়া
মাতা: নাজমা বেগম
Date of Birth: ১৫/০৫/১৯৫২
ID NO: 9316663783533

FAMILY PICTURE

