

Proposed NU Business Name: **ERSHAD STORE**



Project identification and prepared by: Md. Shahidul Islam,
Elasin Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ERSHAD MIA
Age	:	01-01-1988 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brothers 3 Sister
Address	:	Vill: Hinganagar, P.O: Hinganagar P.S:Delduar ,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	:	SHAHIDA BEGUM
(iii) Father's name	:	LATE ABU BAKAR
(iv) GB member's info	:	Branch: Atia Delduare, Centre # 43(Female), Member ID: 5341/1, Group No: 10 Member since: 15-04-2007 (8Years) First loan: 10,000 taka.
Further Information:		Existing Loan: 23000 Taka, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Brother
(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	:	2 years experience in running business. He has 6 months training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686739509
Mother's Contact No.	:	01765685535
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin. Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHIDA BEGUM joined Grameen Bank since 8 Years ago. At first she took 10,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	ERSHAD STORE
Location	:	Hinganagar
Total Investment in BDT	:	BDT 1,22,000
Financing	:	Self BDT 72,000(from existing business) 59% Required Investment BDT 50,000 (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like ; Rice, Flour, Potato, Bran, Soya bin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Electric items etc▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Tangail▪Agreed grace period is 3 months.

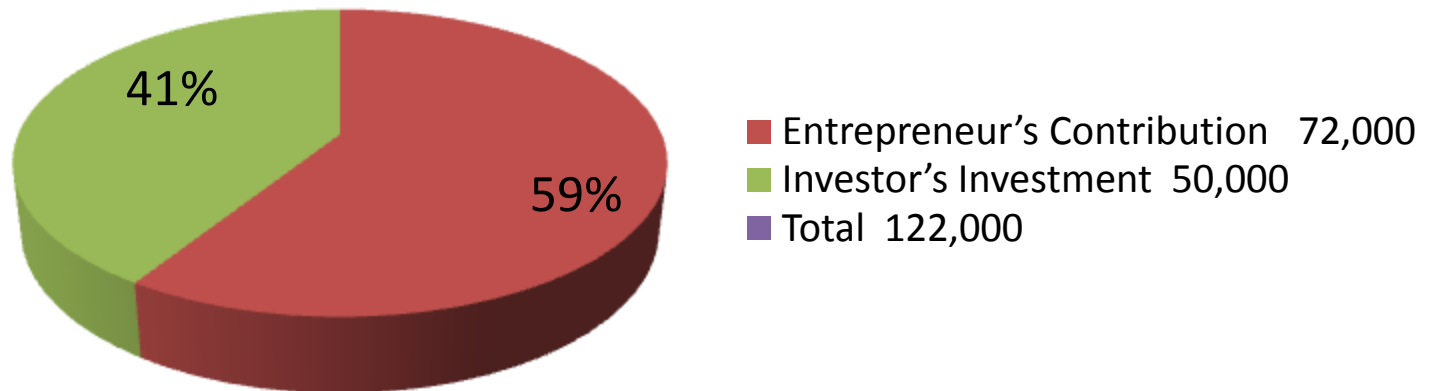
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery Items & Elctric accessoriess	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocery Items	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less Variable Expense			
Rent		1,300	15600
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Mobile bill		200	2400
Total fixed cost (D)		7,500	90000
Net Profit (E)= [C-D]		6,000	72000

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice, Bran, Sugar, Oil, Biscuit, Chocolet, Soap, Detargent, Pa ste, Pen, Soft drinks,	15,000	29,500	44500
Coil, Soft drinks, Energy drinks, Coil, Bread, Chanachur, Shampo, Chips, others.	17,000	20,500	37500
Electric Items	10,000	0	10000
Fridge	30,000		30000
	72,000	50,000	122000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery Items & Elctric accessoriess	4500	135000	1620000	1701000
Total Sales (A)	4500	135000	1620000	1701000
Less Variable Expense				
Grocery Items & Elctric accessoriess	3825	114750	1377000	1445850
Total variable Expense (B)	3,825	114750	1377000	1445850
Contribution Margin (CM) [C=(A-B)	675	20250	243000	255150
Less Variable Expense				
Rent		1,500	18,000	18,200
Electricity bill		700	8400	8600
Transportation		900	10800	11,000
Salary (Self)		5000	60000	60000
Mobile bill		200	2400	3800
Total fixed cost (D)		8,300	99600	101,600
Net Profit (E)= [C-D]		11950	143400	153,550
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	143,400	153,550
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		113,400
	Total Cash Inflow	193400	266950
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	113,400	236950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill: 3 years 6 Months
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

উমে
যতা



LUX

বিশ্বের সেরা পারফিউমে
বাড়িয়ে দাও মোহমবাতা

এরশাদ ষ্টোর





Mango Bar

Mango Bar

NIKE
NIKE









৳১০০



৳১০০

একশত টাকা

১৯৯২১১১

সংস্করণ: ১৯৯২

সংস্করণ: ১৯৯২

১০০ টাকা



ইউ. পি. ফরম - ৭

খসড়া-২৪ (২)

মাইসেপ

আইডি

ইউসেপ নং

ইউসেপ - ৫৫৫৫৫৫

ডেতা - ১৫/০৫/২০১৫

কৃত নাম

মাইসেপ নং ১২৫

মাইসেপ নথির নাম: প্রকৃষ্ণ চন্দ্র

নিবাসস্থান: পিতা: শ্রী: প্রকৃষ্ণ চন্দ্র

পিতা: বিহেমচন্দ্র চন্দ্র কলকাতা, কলকাতা

মিথের পরিচয়: ১৫৫৫

মাতা: প্রকৃষ্ণ দেবী

কর্তৃপক্ষের নাম: উচ্চ মাধ্যমিক বিদ্যালয়

১৫-০৫-২০১৫ তারিখ: ১৫-০৫-২০১৫

স্বাক্ষর: [Signature]

স্বাক্ষরকারীর নাম: [Name]

তারিখ: [Date]



১ম পত্র: [Handwritten text]

২য় পত্র: [Handwritten text]

৩য় পত্র: [Handwritten text]

৪র্থ পত্র: [Handwritten text]

৫ম পত্র: [Handwritten text]



রাষ্ট্রীয় স্বাক্ষর

আইডি নং: [Number]

সহজ স্বাক্ষরের পাশ বই

নাম: [Name]
তারিখ: [Date]
স্বাক্ষর: [Signature]

Vertical list of numbers: ৯৫, ৯৬, ৯৭, ৯৮, ৯৯, ১০০

FAMILY PICTURE

