

Proposed NU Business Name: **NAJMUL STORE**



Project identification and prepared by: Md Atur Rahman,
Bason Unit, Gazipur,

Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NAJMUL
Age	:	17-12-1994 (21 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	4 Brothers & 2 Sisters
Address	:	Vill: Mazlishpur, P.O: Kodda Baazar ,P.S: Gazipur Sadar, 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	:	NAJMA
(iii) Father's name	:	MOHUR ALI
(iv) GB member's info	:	Branch: Bason, Centre # 23(Female), Member ID: 1768/2, Group No:01 Member since: 05-08-12 (04Years) First loan: 20,000 taka.
Further Information:		Existing Loan: BDT 90,000, Outstanding loan: 69,015
(v) Who pays GB loan installment	:	Mother
(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	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01931411734
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJMA joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	NAJMUL STORE
Location	:	Mazlishpur, Kadamtala
Total Investment in BDT	:	BDT1,75,000
Financing	:	Self BDT 75,000 (from existing business) 43 % Required Investment BDT 1,00,000 (as equity) 57 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Groceries, Electric items, Betel leaf, tea.▪Average 12% gain on Groceries, Electric items & 40% on Betel leaf, tea..▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Konabari▪Agreed grace period is 4 months.

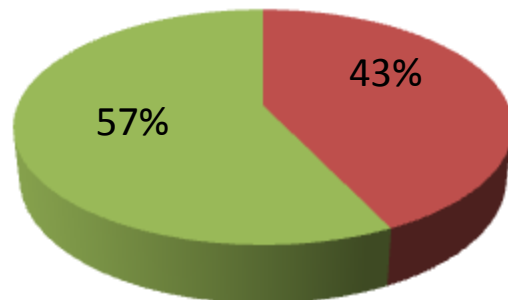
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Groceries, Electric items	1200	36000	432000
Betel leaf, tea.	800	24000	288000
Total Sales (A)	2000	60000	720000
Less Variable Expense			
Groceries, Electric items	1056	31680	380160
Betel leaf, tea.	480	14400	172800
Total variable Expense (B)	1,536	46080	552960
Contribution Margin (CM) [C=(A-B)]	464	13920	167040
Less Variable Expense			
Rent		800	9600
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		150	1800
Total fixed cost (D)		7,050	84600
Net Profit (E)= [C-D]		6,870	82440

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice (5 bag x2000)	10,000	40,000	50000
Soyabin oil mastered oil;	5,000	10,000	
Grocarie items	17,000	40,000	57000
Electric items	5,000	5,000	10000
Tea, betel leaf	3,000	5,000	8000
Freeze	35,000	0	35,000
	75,000	100,000	175000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 100,000
- Total 175,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Groceries, Electric items	1500	45000	540000	567000
Betel leaf, tea.	1000	30000	360000	378000
Total Sales (A)	2500	75000	900000	945000
Less Variable Expense				
Groceries, Electric items	1320	39600	475200	498960
Betel leaf, tea.	480	14400	172800	181440
Total variable Expense (B)	1,800	54000	648000	680400
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600
Less Variable Expense				
Rent		800	9600	9,600
Electricity bill		600	7200	7400
Transportation		500	6,300	6,600
Salary (Self)		5000	60000	60000
Entertainment		100	1200	1200
Mobile bill		200	2400	2500
Total fixed cost (D)		7,200	86,700	87,300
Net Profit (E)= [C-D]		13800	165600	177,300
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	165,600	177,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		105,600
	Total Cash Inflow	265600	282900
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	105,600	222900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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







(সিওজরম নং ৩)

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধনের কার্যালয়
অঞ্চল-৯
গাজীপুর সিটি কর্পোরেশন, গাজীপুর

জন্ম সনদ

[বিধি-৯, জন্ম ও মৃত্যু নিবন্ধন (সিটি কর্পোরেশন) বিধিমালা, ২০০৯]
(জন্ম নিবন্ধন নং ২৩৫৩ উকঃ)

নিবন্ধন বর্ড নং

নিবন্ধনের তারিখ: ২৩-০৮-২০১৪

সনদ উপস্থাপন তারিখ: ২৩-০৮-২০১৪

জন্ম নিবন্ধন নম্বর:

১	৩	৯	৪	৩	১	৩	৩	২	০	০	০	৩	৩	৯
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

নাম: মোঃ নাজমুল

জন্ম তারিখ: ১৭-১২-১৯৯৪

লিঙ্গ: পুরুষ

সতেরই ডিসেম্বর উনিশ শত দুব্বান্দই

জন্ম স্থান: সি-১৪১। মজলিশপুর, কক্সবাজার, রোড-২০, জোন-০৪,
গাজীপুর সিটি কর্পোরেশন, গাজীপুর।

পিতার নাম: মতল আলী

জাতীয়তা: বাংলাদেশী

মাতার নাম: নাজমা

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: সি-১৪১। মজলিশপুর, কক্সবাজার, রোড-২০, জোন-০৪,
গাজীপুর সিটি কর্পোরেশন, গাজীপুর।

FAMILY PICTURE

