

Proposed NU Business Name: **UZZAL STORE**



Project identification and prepared by: Md. Shahidul Islam ,
Rajshahi Shador Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU BAKKAR SIDDIK
Age	:	01-02-1986 (31 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill: kumra pukur , P.O:Paba, P.S: Paba ,Nowhata, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.NADIRA BEGUM
(iii) Father's name	:	MD.ARMAN ALI
(iv) GB member's info	:	Branch: Hujuri Para , Centre 17(Female), Member ID: 7943, Group No: 08 Member since: 2010-2016(6Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 16150(15-11-16)
(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	:	10 years experience in running business. He has six month training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729970386
Mother's Contact No.	:	01796050487
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.NADIRA BEGUM joined Grameen Bank since 6 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	UZZAL STORE
Location	:	Duari Para ,Rajshahi
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Gricarise item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Rajshahi/Dhaka▪Agreed grace period is 3 months.

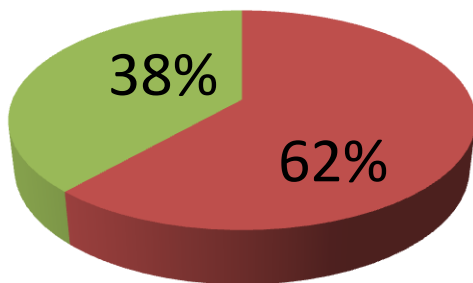
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocarise item	3,200	96,000	1152000
	0	0	0
Total Sales (A)	3,200	96,000	1152000
Less. Variable Expense			
Germents Item	2,720	81,600	979200
Total variable Expense (B)	2,720	81,600	979200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172800
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment		500	6,000
Salary (staff)		0	0
Bank service Charge		100	1,200
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oil	100	100	10,000	60	500	30000	40,000
Sope	100	120	12,000	50	200	10000	22,000
Stationary	150	100	15,000	100	100	10000	25,000
Confactionary	100	150	15,000	0	0	0	15,000
Fourth	100	150	15,000	0	0	0	15,000
Other	130	100	13,000			0	13,000
	0	0	0			0	0
			0	0	0	0	0
			0			0	0
Total	680	720	80000	210	800	50000	130000

Source of Finance



■ Entrepreneur's Contribution 80,000

■ Investor's Investment 50,000

■ Total 130,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Grocarise item	4000	120000	1440000	1584000	1512000
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1584000	1512000
Less. Variable Expense		0		0	0
Grocarise item	3400	102000	1224000	1346400	1285200
	0	0	0	0	0
Total variable Expense (B)	3400	102000	1224000	1346400	1285200
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	237600	226800
Less. Fixed Expense					
Rent		600	7200	6000	6000
Electricity Bill		500	6000	1800	1800
Mobile Bill		500	6000	6000	6000
Salary (self)		5000	60000	80000	80000
Transportation		500	6000	6000	6000
Entertainment		500	6000	6000	6000
Salary (staff)		0	0	4000	4000
Security Gard		100	1200	1200	1200
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		7800	93600	112200	112200
Net Profit (E) [C-D]		10200	122400	125400	114600
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	471600	521400	521400
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		189600	189600
	Total Cash Inflow	521600	442940	442940
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)	20,000	20000	20000
	Total Cash Outflow	80,000	20000	20000
3	Net Cash Surplus	441600	394940	394940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 6 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







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