

**Proposed NU Business Name: SAZZAD TELECOM AND VARITIES STORE**

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Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SAZZAD HOSSAIN</b>
Age	:	18-03-1995 (22 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Bhatta Charjer Bat, P.O: Ponchosar, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHAHIDA BEGUM</b>
(iii) Father's name	:	<b>MUHAMMAD ALI SHEIKH</b>
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 08 (Female), Member ID: 1581, Group No: 03 Member since: 01-02-1995 2003 (08Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: -NILL
(v) Who pays GB loan installment	:	N/A
(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	:	Four years experience in running business. He has training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01965-285313
Father's Contact No.	:	01931-92667
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAHIDA BEGUM** joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAZZAD TELECOM &amp; VARITIES STORE</b>
Location	:	Vartacharjer bag, Ponshoresar, Munshiganj
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 70,000(from existing business) 54% Required Investment BDT 60,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 14 ft= 210 square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Lactogen, cosmetics, biscuit, drinks, noodles, souch etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪He is doing his business in renting place.</li> <li>▪Collects goods from Munshiganj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

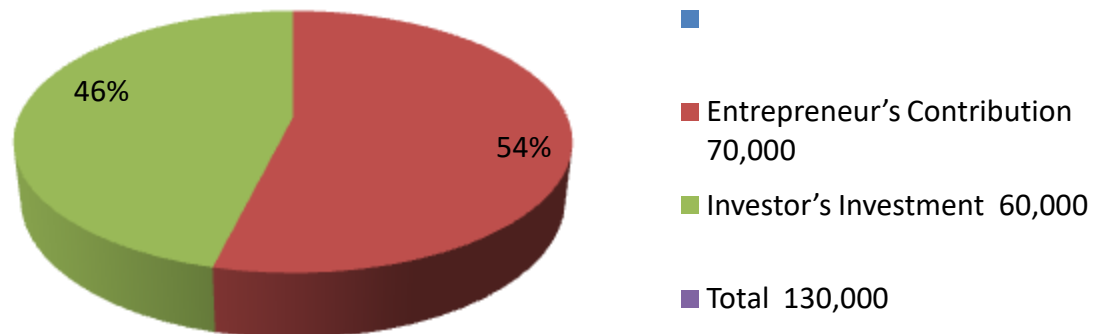
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	2500	75,000	900,000
<b>Total Sales (A)</b>	<b>2500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Electric item	2125	63,750	7,65,000
<b>Total variable Expense (B)</b>	<b>2125</b>	<b>63,750</b>	<b>7,65,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>1,35,000</b>
<b>Less. Fixed Expense</b>			
Rent		2000	24,000
Electricity Bill		1200	14,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3600
<b>Total fixed Cost (D)</b>		<b>8800</b>	
<b>Net Profit (E) [C-D]</b>		<b>2450</b>	<b>105,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bikash & Dactch Bangla	20,000		20,000
Soft Drinks	12000		12000
Cosmetics	10,000	7000	17000
Biscuit	7,000	-	7,000
Photocopy machanie		35,000	45,000
Printer		18000	18000
Other	21,000		
<b>Total</b>	<b>70,000</b>	<b>60,000</b>	<b>130,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery item	3,000	90,000	10,80,000	11,34,000	11,90,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>	<b>11,34,000</b>	<b>11,90,700</b>
<b>Less. Variable Expense</b>					
Grocery item	2,550	76,500	9,18,000	9,63,900	10,12,095
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>9,18,000</b>	<b>9,63,900</b>	<b>10,12,095</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>1,70,100</b>	<b>1,78,605</b>
<b>Less. Fixed Expense</b>					
Rent		2000	24,000	24,000	24,000
Electricity Bill		1300	15,600	15,600	15,600
Mobile Bill		400	4,800	4,900	5,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		400	4,800	4,900	5,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>9,100</b>	<b>1,09,200</b>	<b>1,09,400</b>	<b>1,09,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,400</b>	<b>52,800</b>	<b>60,700</b>	<b>69,005</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	52,800	60,700	69,005
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		28,800	65,500
	<b>Total Cash Inflow</b>	<b>112,800</b>	<b>89,500</b>	<b>134,505</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>28,800</b>	<b>65,500</b>	<b>110,505</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE