

Proposed NU Business Name: **SAMIA GENERAL STORE**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SERAJUL ISLAM
Age	:	10-02-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	5 Brothers & 2 Sisters
Address	:	Vill: Borotek, P.O: Bhawal Narayanpur-1730, P.S: Kapashia, 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	:	MST. ANOWARA BEGUM
(iii) Father's name	:	HAJI A. KABIR
(iv) GB member's info	:	Branch: Kapashia Centre # 12 (Female), Member ID: 3278 , Group No: 02 Member since: 25/03/1987 to 2007 (20 Years) First Loan: BDT 2,000/-, Existing Loan: 20,000/- Outstanding Loan: Nil
Further Information:		
(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	:	08 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-060818
Family's Contact No.	:	01957-761303
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAMIA GENERAL STORE
Location	:	Kamal Market, Kapashia, Gazipur
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	BDT 40,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Soft Drinks, Stationary Items, Bakery Items, Soap, Cosmetics etc.▪Average 15% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bangla Bazar, Dhaka.▪Agreed grace period is 3 months.

Existing Business

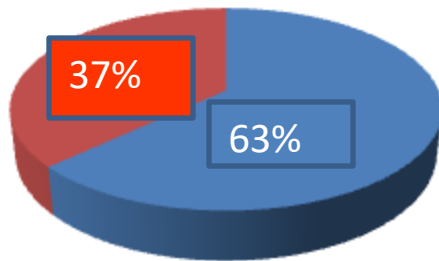
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft Drinks, Stationary Items, Bakery Items, Soap, Cosmetics etc.	2,500	75,000	900,000
Total Sales (A)	2,000	75,000	900,000
Less. Variable Expense			
Soft Drinks, Stationary Items, Bakery Items, Soap, Cosmetics etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		150	1,800
Salary (self)		5,000	60,000
Generator		300	3,600
Total fixed Cost (D)		8,200	98,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks	8,000	12,000	20,000
Rim Paper	2,400	6,000	8,400
Note Book	5,000	20,000	25,000
Diary	10,000	-	10,000
Pen/ Pencil	10,000	7,000	17,000
Bakery Items	5,000	5,000	10,000
Confectionary Items	10,000	3,000	13,000
Cosmetics	5,000	7,000	12,000
Other Items	4,600	-	4,600
Security	40,000	-	40,000
Total	100,000	60,000	160,000

Source of Finance



- Entrepreneur's Contribution- 100,000
- Investor's Investment- 60,000
- Total Investment- 160,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Soft Drinks, Stationary Items, Bakery Items, Soap, Cosmetics etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Soft Drinks, Stationary Items, Bakery Items, Soap, Cosmetics etc.	2,560	76,800	921,600	967,680	1,016,064
Total variable Expense (B)	2,560	76,800	921,600	967,680	1,016,064
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		1,500	18,000	19,000	20,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		650	7,800	9,000	9,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Guard		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Generator		300	3,600	3,600	3,600
Total Fixed Cost		8,400	100,800	103,400	105,300
Net Profit (E) [C-D]		10,800	129,600	138,520	148,716
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	129,600	138,520	148,716
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		105,600	220,120
	Total Cash Inflow	189,600	244,120	368,836
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	105,600	220,120	344,836

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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

বিস্মিকাহির রাহমানির রাহিম

মেসার্স

স্বামিয়া

জেনারেল স্টোর

প্রোঃ মোঃ সিরাজুল ইসলাম

এখানে স্টেশনারী, কসমেটিক্স ও শিক্ষা সামগ্রী সুলভ মূল্যে পাওয়া যায়।

কামাল মার্কেট, কাপাসিয়া, গাজীপুর। 01912-060818

বকল আট



Man in a blue shirt standing behind the counter.

Assorted jars of snacks and candies on the counter, including brands like "Center Point", "MILK", and "PILSE".

Blue posters on the counter with text: "EAT UP! EAT UP! EAT UP! EAT UP!"

Blue posters on the counter with text: "EAT UP! EAT UP! EAT UP! EAT UP!" and "20 20 20 20".



CRISPER FRUIT

শিখায়া

শাওরেল স্টো
কাল্পনিক, গাজী







FAMILY PICTURE

