

Proposed NU Business Name: **M/S SIHAB STORE**



Project identification and prepared by: Md. Nasir Uddin Shek  
Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



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

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

Name	:	<b>KAZI SAMSUL ALAM</b>
Age	:	04-06-1982 (35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 2Sons & 0 1Daughter
No. of siblings:	:	02 Brothers & 04 Sisters
Address	:	Vill: Joypur P.O: Suvo pur, P.S: Chagolnya, Dist: Feni.
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>SETARA BEGUM</b>
(iii) Father's name	:	<b>LATE.KAZI KHAIRUL ALAM</b>
(iv) GB member's info	:	Branch: Suvo pur, Centre # 35 (Female), Member ID: 2784/1, Group No: 01 Member since 05-08-2005-2011(06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-Outstanding Loan :Nill-
(v) Who pays GB loan installment	:	No
(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 the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-567782
Mother's Contact No.	:	01816-087166
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SETARA BEGUM** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SIHAB STORE</b>
Location	:	Suvopur notun Bazer,chagolnya, Feni
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 4,20,000/-(from existing business) 88% Required Investment BDT 60,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He run his shop like as rice,oil ,soap Etc.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪Collects goods from Feni.</li><li>▪Average 15 % gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

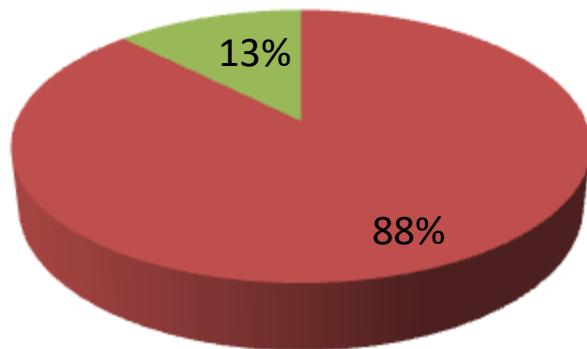
## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice, Oil, Soap, Salt, Flour, Milk, Sugar, salt, ETC	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense (B)			0
Rice, Oil, Soap, Salt, Flour, Milk, Sugar, salt, ETC	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		300	3600
Transportation		400	4800
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		200	2400
Gard		150	1800
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		13000	156000
Net Profit (E)= [C-D]		5000	60000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	20	2,800	56,000	10	2,800	28,000	84,000
Oil	120	90	10,800			0	10,800
flour	15	4,200	63,000	5	4,200	21,000	84,000
Salt	120	14	1,680			0	1,680
Soap	150	35	5,250			0	5,250
Dal	10	4,200	42,000			0	42,000
Biscuit			10,000			0	10,000
Chaff	10	4,200	42,000			0	42,000
Security			100,000			0	100,000
Others			89,270			11,000	100,270
	445	15539	420,000	15	7000	60000	480000

### Source of Finance



- Entrepreneur's Contribution  
420,000
- Investor's Investment 60,000
- Total 480,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,Oil,Soap,Salt,Flour,Milk,Sugar,salt,ETC	4500	135000	1620000	1701000	1786050
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>1701000</b>	<b>1786050</b>
<b>Less Variable Expense (B)</b>					
Rice,Oil,Soap,Salt,Flour,Milk,Sugar,salt,ETC	<b>3825</b>	<b>114750</b>	<b>1377000</b>	1445850	<b>1518143</b>
<b>Total Variable Expense</b>	<b>3825</b>	<b>114750</b>	<b>1377000</b>	<b>1445850</b>	<b>1518143</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20250</b>	<b>243000</b>	<b>255150</b>	<b>267908</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>13000</b>	<b>154200</b>	<b>154840</b>	<b>155492</b>
<b>Net Profit (E)= [C-D]</b>		<b>7250</b>	<b>87000</b>	<b>91350</b>	<b>95918</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	87,000	91350	95917.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63000	130350
	<b>Total Cash Inflow</b>	<b>147,000</b>	<b>154,350</b>	<b>226,268</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)	24000	24000	24000
	<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>63,000</b>	<b>130,350</b>	<b>202,268</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

Pictures











টোট

শুভ

NIKI

Pineapple

সুপ

টপ

সুপ





# FAMILY PICTURE

