

Proposed NU Business Name: SIDDIK STORE

Project identification and prepared by :Md eaqub ali
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ROBIN AHMED
Age	:	02-02-1998 (19 years)
Education, till to date	:	S s c
Marital status	:	Un marrid
Children	:	nill
No. of siblings:	:	02 brother
Address	:	Vill: sinaboh P.O: bastoli, P.S: Kaliakair, 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	:	MIS BIUTI AKTER
(iii) Father's name	:	MD SDDIKUR ROHAMAN
(iv) GB member's info	:	Branch: Ataboha, Kalikori, Centre # 63/৩ (Female), Member ID: 6081, Group No: 05 Member since: 10/01/2005to2017 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 50000/-, Outstanding loan:
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Rent Car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01859834788
Mother's Contact No.	:	01822833536
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIUTY joined Grameen Bank since 12 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

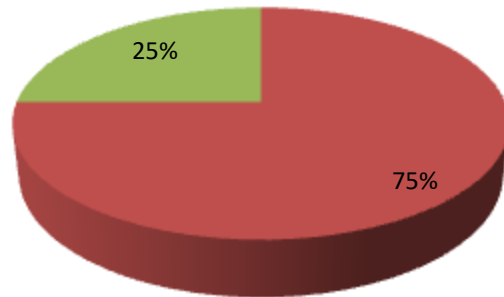
Business Name	:	SIDDIK STORE
Location	:	Sinaboha;bastola, Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
rice,suger,ada,soabin,sop,pani,biskut,cips,solt,etc	2300	69000	828000
		0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Rice,suger,ada,soabin,sop,pani,biskut,cips,solt,etc	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contributon Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Rent		1200	14400
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		450	5400
Mobile Bill		350	4200
Total Fixed Cost (D)		8300	99600
Net Profit (F)≡ [C-D]		5500	66000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rice	10	2350	23500	15	2250	33750	57250
suger	3	2950	8520	01	3000	3000	11520
sop	285	35	10000	85	35	3000	13000
pani	200	50	10000	80	50	4000	14000
soabin	235	85	20000				20000
biskut	100	30	3000	85	25	2125	5125
Oal,	30	125	3750				3750
cips,cancur,solt,etc			71230			4125	75355
			150000			50000	200000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,ata,dal,suger,sampo,sop,soabin,etc	2600	78000	936000	982800	1031940
0	0				
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Rice,ata,dal,suger,sampo,sop,soabin,etc	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		600	7200	7560	7938
Transportaion		500	6000	6000	6000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2520	2646
Gard		450	5400	5400	5400
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2400	2400
Total Fixed Cost (D)		8300	99600	100080	100584
Net Profit (E)= [C-D]		7300	87600	96480	105804
Investment Pay Back			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	50000		
1.2	Net Profit	87600	96480	105804
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80100	98304
	Total Cash Inflow	137600	176580	204108
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	57500	20000	20000
3	Net Cash Surplus	80100	169080	1966008

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE