

Proposed NU Business Name: **SEAM STORE**



Project identification and prepared by: Abdur Rouf,  
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>MD MONIR HOSSAIN</b>
Age	:	09-11-1986 (31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Address	:	Vill: Kalma South, P.O: Dairy Farm, P.S: Savar, Dist: Dhaka.
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>MOST MOMOTAZ BEGUM</b>
(iii) Father's name	:	<b>MD NOOR HOSSAIN</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 20 (Female), Member ID: 5173/1, Group No: 10 Member since: 02-07-2002 (15 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 24,950/-, Outstanding loan: 13,710/-
(v) Who pays GB loan installment	:	Mathrer
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Yes
(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.)	:	Tea business.
Business Experiences and Training Info	:	10 years experience in running business. 09 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01952-873731
Family's Contact No.	:	01957-453731
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST MOMOTAZ BEGUM** Joined Grameen Bank Since 15 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>SEAM STORE</b>
Location	:	Winter Gait, South Kalma, Savar, Dhaka.
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 1,80,000 (from existing business) 75% Required Investment BDT 60,000 (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	8ft x 8ft = 64 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Tea Store.</li><li>▪The business is operating by entrepreneur. Existing no Employees.</li><li>▪The business is under renting.</li><li>▪Collects goods from Kalma.</li><li>▪Agreed grace period is 3 months.</li></ul>

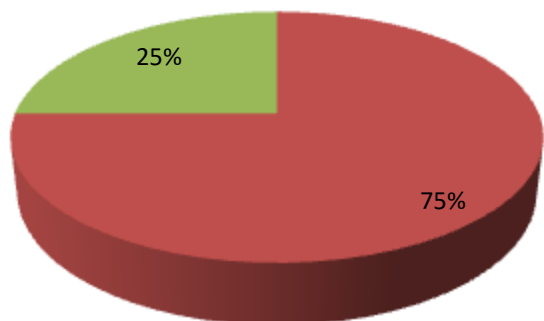
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Tea item	2000	60000	720000
	0	0	0
<b>Total Sales (A)</b>	2000	60000	720000
<b>Less Variable Expense</b>			
Tea item	1700	51000	612000
<b>Total variable Expense (B)</b>	1,700	51000	612000
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9000	108000
<b>Less Variable Expense</b>			
Rent		1,800	21600
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>7,900</b>	<b>94800</b>
<b>Net Profit (E)= [C-D]</b>		<b>1,100</b>	<b>13200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fridge	1	30000	30,000	1	20,000	20,000	50,000
Cold Drinks	35	500	17,500	40	500	20,000	37,500
Biscuit	17	250	4,250	30	250	7,500	11,750
Chokolate	5	170	850	15	170	2,550	3,400
Tea	3	350	1,050	0	0	0	1,050
Cack	10	70	700	0	0	0	700
Fast Food	0	0	0	0	0	5,000	5,000
Silindar Gas	1	3500	3,500	0	0	0	3,500
Flax	2	1200	2,400	0	0	0	2,400
Advanced	0	0	110,000	0	0	0	110,000
Others	0	0	9,750	0	0	4,950	14,700
<b>Total</b>	<b>61</b>	<b>0</b>	<b>180,000</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>240,000</b>

## Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 60,000
- Total 240,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Tea item	3000	90000	1080000	1134000
	0	0	0	0
<b>Total Sales (A)</b>	3000	90000	1080000	1134000
<b>Less Variable Expense</b>			0	
Tea item	2550	76500	918000	963900
			0	
<b>Total variable Expense (B)</b>	2,550	76500	918000	963900
<b>Contribution Margin (CM) [C=(A-B)</b>	450	13500	162000	170100
<b>Less Variable Expense</b>			0	
Rent		1,800	21600	21,600
Electricity bill		400	4800	5300
Transportation		500	6000	6,500
Salary (self)		5000	60000	60000
Salary(Staff)		0	0	0
Entertainment		300	3600	3600
Guard		0	0	0
Generator		0	0	0
Bank charge		0	0	0
Mobile bill		400	4800	4900
<b>Total fixed cost (D)</b>		8,400	100,800	101,900
<b>Net Profit (E)= [C-D]</b>		5100	61200	68,200
Investment Payback			<b>36.000</b>	<b>36.000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60000	
1.2	Net Profit	61,200	68,200
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		25,200
	<b>Total Cash Inflow</b>	<b>121200</b>	<b>93400</b>
2	Cash Outflow		
2.1	Purchase of Product	60000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	<b>36,000</b>	<b>36,000</b>
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
3	<b>Net Cash Surplus</b>	<b>25,200</b>	<b>57400</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Winter Gait, South Kalma,  
Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures







100% Copper

W  
WALTON

WARRANTY  
At Walton  
200% one year  
three year, call  
policy on 24 24  
for more



NOVA  
HYPERBOLIC ACID

Speed  
SPEED  
SPEED

Amhasi  
AMHASI

SPEED

NOVA





WALTON



WALTON













ग्रामीण बालक

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# FAMILY PICTURE