

Proposed NU Business Name: **SATTER 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 Udyokta5

Name	:	MD. SATTER
Age	:	16-05-1986 (31 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Dasshu Narayanpur, 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	:	ROMESA KHATUN
(iii) Husband's name	:	LATE MD. SOFIR UDDIN
(iv) GB member's info	:	Branch: Kapashia, Centre # 27 (Female), Member ID: 1887, Group No: 03 Member since: 15-02-2005 to 2013 (08 Years) First loan: BDT 5,000/- Last loan: BDT 15,000/-, Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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. He has 03 years training
Other Own/Family Sources of Income	:	Job
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-495654
Family's Contact No.	:	01974-176170
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROMESA KHATUN joined Grameen Bank since 08 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	:	SATTER STORE
Location	:	Dasshu Narayanpur Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,28,000/-
Financing	:	Self BDT 68,000 (from existing business) 53% Required Investment BDT 60,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT 15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bakery , Egg, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Rice, Pulse, Cosmetics, Flexiload etc▪Average 15 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Kapasia, Gazipur▪Agreed grace period is 3 months.

Existing Business

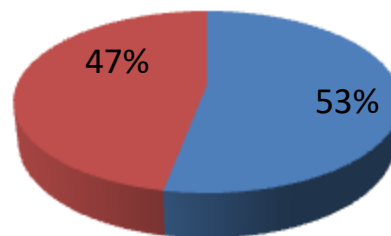
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bakery , Egg, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Rice, Pulse, Cosmetics, Flexiload etc	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Bakery , Egg, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Rice, Pulse, Cosmetics, Flexiload etc	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000
Less. Fixed Expense			
Rent		1,000	12,000
Transportation		500	6,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		6,350	76,200
Net Profit (E) [C-D]		7,150	85,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	5,000	-	-	10,000	15,000
Egg	5 case	200	1,000	-	-	-	1,000
Soap	150	40	6,000	-	-	-	6,000
Detergent	60	40	2,400	-	-	-	2,400
Confectionery	-	-	3,000	-	-	-	3,000
Salt	50	40	2,000	-	-	-	2,000
Flour	2 sacks	1,300	2,600	2 sacks	1,300	2,600	5,200
Sugar	1 sack	3,000	3,000	2 sacks	3,000	6,000	9,000
Oil	30 kg	90	2,700	50 kg	90	4,500	7,200
Soyabin Oil (Bottle)	20	130	2,600	30	110	3,300	5,900
Rice	5 sacks	2,500	12,500	5 sacks	2,500	12,500	25,000
Pulse	1 sack	2,200	2,200	2 sacks	2,200	4,400	6,600
Cosmetics	-	-	10,000	-	-	5,000	15,000
Flexiload	-	-	8,000	-	-	10,000	18,000
Other Items	-	-	5,000	-	-	1,700	6,700
Total			68,000			60,000	1,28,000

Source of Finance



- Entrepreneur's Contribution- 68,000
- Investor's Investment- 60,000
- Total Investment- 1,28,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery , Egg, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Rice, Pulse, Cosmetics, Flexiload etc	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Bakery , Egg, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Rice, Pulse, Cosmetics, Flexiload etc	3,825	1,14,750	13,77,000	14,45,850	15,18,143
Total variable Expense (B)	3,825	1,14,750	13,77,000	14,45,850	15,18,143
Contribution Margin (CM) [C=(A-B)	675	20,250	2,43,000	2,55,150	2,67,907
Less. Fixed Expense					
Rent		1,000	12,000	14,000	15,000
Transportation		800	9,600	14,400	18,000
Electricity Bill		400	4,800	5,040	5,400
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Total Fixed Cost (D)		6,700	80,400	87,740	92,900
Net Profit (E) [C-D]		13,550	1,62,600	1,67,410	1,75,007
Investment Payback			24,000	24,000	24,000

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

Sl #	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	1,62,600	1,67,410	1,75,007
1.4	Opening Balance of Cash Surplus		1,38,600	2,82,010
	Total Cash Inflow	2,22,600	3,06,010	4,57,017
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	1,38,600	2,82,010	4,33,017

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

(8)

প্রস্তাবিত নবীন উদ্যোক্তা প্রব

প্রবন্ধের নাম:

চাঁদপুর জেলা

বিষয়ের নাম:

কোম্পানির সাহায্যে প্রকল্প প্রস্তাব গ্রহণ

প্রকল্পের সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: চাঁদপুর

৩২

জন্ম তারিখ:

২৫/০৫/১৯৮৫

সংগত যোগ্যতা:

১০ম স্ক্রী

বাহ্যিক অবস্থা:

চিহ্নিত

ল-মেয়ের সংখ্যা:

২ মেয়ে

বোনের সংখ্যা:

১ মেয়ে ১ ছেলে







FAMILY PICTURE

