

Proposed NU Business Name: SIDDIK STORE



Project identification and prepared by: Md. Shahadat Hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABUBAKAR SIDDIK
Age	:	01-03-1991 (26 Years)
Education, till to date	:	Class 5
Marital status	:	UnMarried
Children	:	0
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill: Singgata P.O:Dhanbari P.S:Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: SUFIYA BEGUM
(iii) Father's name	:	MD.BORHAN UDDIN
(iv) GB member's info	:	Branch: Chalas, Centre # 107 (Female), Member ID: 10483, Group No: 04 Member since: 2009 (08 Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 29,340
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925583251
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SUFIYA BEGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SIDDIK STORE
Location	:	Singgata, donbari,Tangail.
Total Investment in BDT	:	BDT 118,000
Financing	:	Self BDT 68,000(from existing business) 57% Required Investment BDT 50,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 10 ft= 200 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; biscut,oil,soap etc. ▪Average100% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. ▪The Farm is own. ▪Collects goods from Donbari. ▪Agreed grace period is 3 months.

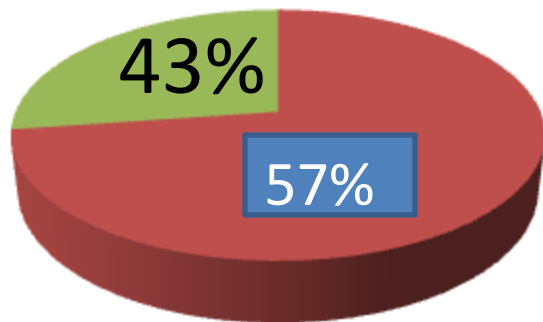
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
biscut,oil,soap etc.	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
biscut,oil,soap etc.	2,550	76,500	918000
	0	0	0
	0	0	0
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent		700	8,400
Electricity bill		100	1,200
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		7,100	85,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
biscut			2000			50000	52000
oil			2000				2000
soap			3000				3000
bekari							
etc			10000				10000
security			50000				50000
Total			68000			50,000	118000

Source of Finance



Entrepreneur
Investment:68,000
Investor Investment:50,000
Total Investment:118,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscut,oil,soap etc.	3500	105000	1260000	1323000	1389150
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
biscut,oil,soap etc.	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		100	1200	14400	172800
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		7100	85200	95100	253815
Net Profit (E)= [C-D]		13900	166800	175140	183897
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	166,800	175140	183897
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		146800	301940
	Total Cash Inflow	216,800	321,940	485,837
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	146,800	301,940	465,837

SWOT ANALYSIS

STRENGTH

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







FAMILY PICTURE

