

Proposed NU Business Name: **SAIED STORE**

প্রস্তাবিত  
কল্লের নাম: সৈয়দ হেটায়  
উনিটের নাম: হোদগারী-বাহুসার্ক  
চন্দ্রোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:  
নাম: মো: আবু দাঈদ  
বয়স: ২৭ বছর — জন্ম তারিখ: ২২।  
শিক্ষাগত যোগ্যতা: ৬ম শ্রেণী

Project identification and prepared by: MD. LOKMAN HAKIM  
Godagari Unit , Rajshahi

Project verified by: MD. MIJANUR RAHMAN



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

Name	:	<b>MD. ABU SAIED</b>
Age	:	22/01/1990(27Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	2 Sister
Address	:	Vill: Horishonlorpur,P.O: Pirijpur,P.S: Godagari, Dist: Rajshahi
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>MST. SALEMA BEGUM</b>
(iii) Father's name	:	<b>MD. MORSHED ALI</b>
(iv) GB member's info	:	Branch:,Matikata, godagari, Centre #27(Female), Member ID:3996 , Group No:09 Member since:12/02/2013 First loan: BDT -15000
Further Information:		Existing Loan: BDT 40000, Outstanding loan:22400
(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	:	01 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Tali Van
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01768923147
Father's Contact No.	:	01743257322
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SALEMA BEGUM** joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

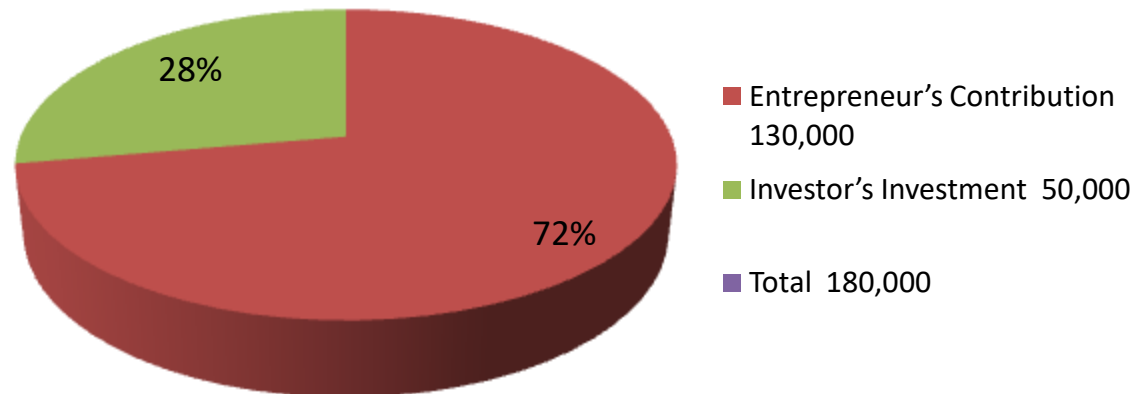
Business Name	:	<b>SAIED STORE</b>
Location	:	Horishonkorpur, Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 180000/-
Financing	:	Self BDT 130000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 12ft = 120 square ft
Security of the shop	:	-30000/-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Sugar, Rice, Flour, Cosmetics, Biscuits etc</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ Average gain</li><li>▪ The farm is Rent.</li><li>▪ Collects goods from Rajshahi.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Sugar, Rice, Flour, Cosmetics, Biscuits etc	<b>10000</b>	<b>300000</b>	<b>3600000</b>
<b>Total Sales (A)</b>	<b>10000</b>	<b>300000</b>	<b>3600000</b>
<b>Less. Variable Expense</b>			
Sugar, Rice, Flour, Cosmetics, Biscuits etc	<b>8500</b>	<b>255000</b>	<b>3060000</b>
<b>Total Variable Expense (B)</b>	<b>8500</b>	<b>255000</b>	<b>3060000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Less. Fixed Expense</b>			
Rent		<b>500</b>	<b>6000</b>
Electricity Bill		<b>700</b>	<b>8400</b>
Mobile Bill		<b>200</b>	<b>2400</b>
Salary (self)		<b>5000</b>	<b>60000</b>
Salary (staff)		<b>0</b>	<b>0</b>
Transportation		<b>2000</b>	<b>24000</b>
Food/other		<b>300</b>	<b>3600</b>
Medicine		<b>0</b>	<b>0</b>
Bank Charge/gurd		<b>300</b>	<b>3600</b>
<b>Total Fixed Cost (D)</b>		<b>9000</b>	<b>108000</b>
<b>Net Profit (E) [C-D]</b>		<b>36000</b>	<b>432000</b>

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
RICE	13000	19500	33150
Sugar	20000	12500	32500
Flour	17000	8500	25500
OLI	16000	0	16000
KHOIL	2300	0	2300
Broken Rice	5000	0	5000
Vushi	4000	0	4000
OIL-Shorishar	2400	0	2400
Cosmetices	30000	9500	39500
Biscuits	20000	0	20000
FREZE	10000	0	10000
<b>Total</b>	<b>130000</b>	<b>50000</b>	<b>180000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Sugar, Rice, Flour, Cosmetics, Biscuits etc	12000	360000	4320000	4536000	4762800
<b>Total Sales (A)</b>	12000	360000	4320000	4536000	4762800
Less. Variable Expense					
Sugar, Rice, Flour, Cosmetics, Biscuits etc	10250	307500	3690000	3874500	4068225
<b>Total Variable Expense (B)</b>	10250	307500	3690000	3874500	4068225
<b>Contribution Margin (CM) [C=(A-B)]</b>	1750	52500	630000	661500	694575
<b>Less. Fixed Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		700	8400	8700	9000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		2000	24000	24300	24600
Food		300	3600	3600	3600
Medicine		0	0	0	0
Bank Charge		300	3600	3600	3600
<b>Total Fixed Cost (D)</b>		9000	108000	108900	109800
<b>Net Profit (E) [C-D]</b>		43500	522000	552600	584775
<b>Investment Payback</b>			20000	20000	20000



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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	522000	552600	584775
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		502000	1034600
	Total Cash Inflow	572000	1054600	1619375
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	70000	20000	20000
3	<b>Net Cash Surplus</b>	502000	1034600	1599375

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm :Horishonkorpor,  
Pirijpur,,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# Family picture

