

SAZZAD STORE



Project identification by: Kajem Uddin, Unit Manager, Bason, Gazipur

Project prepared by: Md.Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAKIL HOSEN
Age	:	12-09-1996 (18 Years)
Education, till to date	:	Class seven
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Bari ali P.O: Chandona P.S: Gazipur 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	:	SHAMIMA
(iii) Father's name	:	JOSIM UDDIN
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 62 (Female), Member ID: 4368, Group No: 02 Member since: 16-03-2007 (08 Years) First loan: 6,000 taka.
Further Information:		Existing loan: 40,000 Taka Outstanding loan: 21,204 Taka
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01673-149589
Father Contact No.	:	01681-501389
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shamima is a member of Grameen Bank since 08 years. At first she took 6,000 taka loan from Grameen Bank. Shamima gradually took loan from GB. Utilize loan in cow rearing, Agriculture & Sazzad store business. Utilize last loan she made a house and install a Toilet.

Proposed Nobin Udyokta Business Info

Business Name	:	SAZZAD STORE
Location	:	Bari ali, Chandona, Telipara, Chourasta, Gazipur
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Tea, Betel leaf etc. ▪Average 12% gain on sales. ▪Average 30% gain on sales in betel leaf and tea. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Chourasta, Gazipur. ▪Agreed grace period is 4 months.

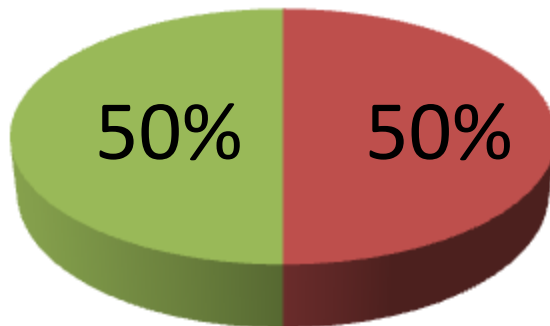
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Ice-cream etc	2,000	60,000	720,000
Tea, Betel leaf	1,200	36,000	432,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Ice-cream etc	1,760	52,800	633,600
Tea, Betel leaf	840	25,200	302,400
Total variable Expense (B)	2,600	78,000	936,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		1,000	12,000
Generator bill		200	2,400
Mobile Bill		550	6,600
Transportation		1,500	18,000
Entertainment		400	4,800
Salary (self)		6,000	72,000
Total fixed Cost (D)		11,150	133,800
Net Profit (E) [C-D]		6,850	82,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, etc	60,000	1,00,000	1,60,000
Tea, Betel leaf	5,000	-	5,000
Fridge	15,000	-	15,000
Rack	10,000	-	10,000
Security	10,000	-	10,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Ice-cream etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Tea, Betel leaf	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	4,700	141,000	1,692,000	1,776,600	1,865,430
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Ice-cream etc	3,080	92,400	1,108,800	1,164,240	1,222,452
Tea, Betel leaf	840	25,200	302,400	317,520	333,396
Total variable Expense (B)	3,920	117,600	1,411,200	1,481,760	1,555,848
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800	294,840	309,582
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		1,000	12,000	14,400	14,400
Generator bill		200	2,400	3,000	3,000
Mobile bill & SMS Monitoring		750	9,000	9,000	9,000
Transportation		1,500	18,000	18,000	21,600
Entertainment		500	6,000	1,200	1,200
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		12,783	153,400	151,600	155,200
Net Profit (E) [C-D]		10,617	127,400	143,240	154,382
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	127,400	143,240	154,382
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		91,400	198,640
	Total Cash Inflow	231,400	238,640	357,022
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	91,400	198,640	317,022

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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
Local competitors;

Pictures







FAMILY PICTURE

