

M S SAZZAD STORE



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

Project prepared by: Md.Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD KHALID KHORROM
Age	:	02-05-1980 (34 Years)
Education, till to date	:	M.B.S
Marital status	:	Married
Children	:	2 daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Bhogra P.O: National University P.S: Joydebpur 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	:	KHODEZA BEGUM
(iii) Father's name	:	NEHAJ UDDIN
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 62 (Female), Member ID: 5664/1, Group No: 08 Member since: 01-01-2005 (15 Years) First loan: 4,000 taka.
Further Information:		Existing loan: 3,40,000 Taka Outstanding loan: 56,257 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 (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-878739
Father Contact No.	:	01915-773295
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Khodeza Begum is a member of Grameen Bank since 15 years. At first she took 4,000 taka loan from Grameen Bank. Khodeza Begum gradually took loan from GB. Utilize loan she made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	M S SAZZAD STORE
Location	:	At entrepreneur own house, Bhogra Gazipur
Total Investment in BDT	:	3,50,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 43% Required Investment BDT 2,00,000 (as equity) 57%
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 etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will appointed.▪Collects goods from Chourasta, Joydebpur.▪Agreed grace period is 4 months.

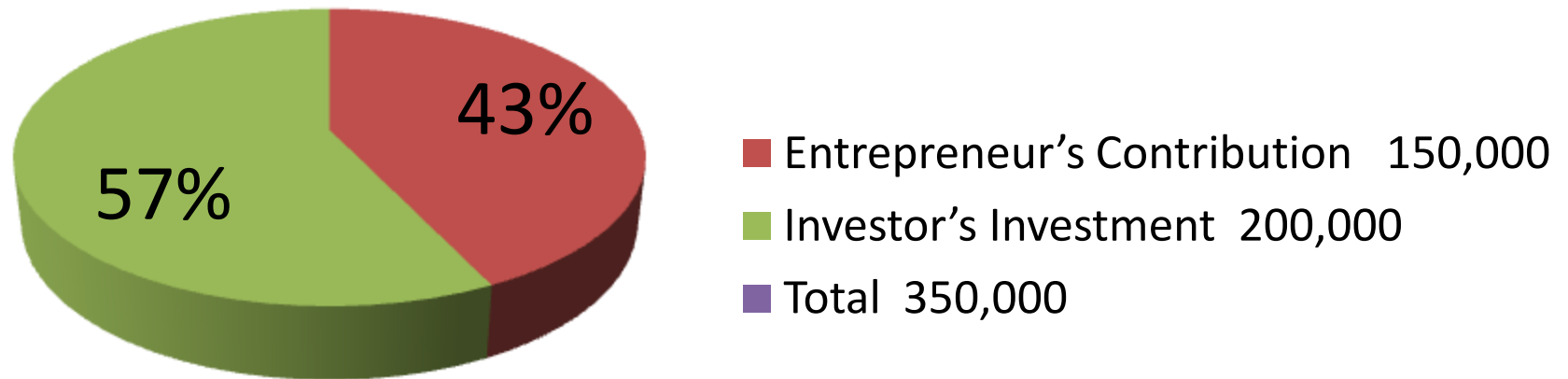
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,520	105,600	1,267,200
Total variable Expense (B)	3,520	105,600	1,267,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		800	9,600
Entertainment		100	1,200
Salary (self)		6,000	72,000
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, etc	1,26,000	2,00,000	3,26,000
Fridge	24,000	-	24,000
Total	1,50,000	2,00,000	3,50,000

Source of Finance



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, Cosmetics etc	7,200	216,000	2,592,000	2,721,600	2,857,680
Total Sales (A)	7,200	216,000	2,592,000	2,721,600	2,857,680
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	6,336	190,080	2,280,960	2,395,008	2,514,758
Total variable Expense (B)	6,336	190,080	2,280,960	2,395,008	2,514,758
Contribution Margin (CM) [C=(A-B)]	864	25,920	311,040	326,592	342,922
Less. Fixed Expense					
Electricity Bill		500	6,000	6,500	6,700
Mobile bill & SMS Monitoring		500	6,000	6,000	6,000
Transportation		1,000	12,000	13,000	14,000
Entertainment		200	2,400	2,500	2,600
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		3,000	36,000	42,000	42,000
Non Cash Item					
Depreciation		400	4,800	4,800	4,800
Total Fixed Cost		12,600	151,200	158,800	160,100
Net Profit (E) [C-D]		13,320	159,840	167,792	182,822
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	159,840	167,792	182,822
1.3	Depreciation (Non cash item)	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus		84,640	177,232
	Total Cash Inflow	364,640	257,232	364,854
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	84,640	177,232	284,854

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







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Crunch



FAMILY PICTURE

