

Proposed NU Business Name: **M/S SADDAM STORE**



Project identification and prepared by: Hafizur Rahman (2),
Mawna Unit, Gazipur

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SADIQUR RAHAMAN
Age	:	27-04-1990 (26 Years)
Education, till to date	:	S.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers
Address	:	Vill: Keoa West Khondo, P.O: Mawna, P.S: Sreepur, 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	:	MOST MONOWARA BEGUM
(iii) Father's name	:	KHONDOKAR MAINUDDIN
(iv) GB member's info	:	Branch: Sripur, Centre # 42(Female), Member ID: 3533, Group No: 01 Member since: 20-02-1996 (20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 1,60,000/-, Outstanding loan: BDT 68,000/-
(v) Who pays GB loan installment	:	Parents
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-111326
Mother's Contact No.	:	01713-508968
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST MONOWARA BEGUM joined Grameen Bank since 20 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	:	M/S SADDAM STORE
Location	:	Mosjid Mor, Mawna, Gazipur
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 57% Required Investment BDT 1,00,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 11 ft= 121 square ft
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Soft drinks etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Mawna Bazaar.▪Agreed grace period is 3 months.

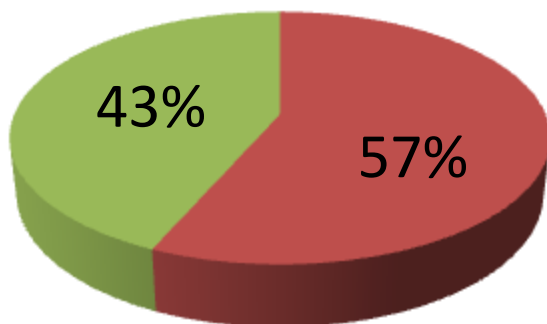
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,250	97,500	1,170,000
Total Sales (A)	3,250	97,500	1,170,000
Less. Variable Expense			
Grocery Item	2,763	82,875	994,500
Total variable Expense (B)	2,763	82,875	994,500
Contribution Margin (CM) [C=(A-B)]	488	14,625	175,500
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		500	6,000
Guard		200	2,400
Total fixed Cost (D)		8,500	21,600
Net Profit (E) [C-D]		6,125	153,900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (10 x 2200)	22,000	33,000	55,000
Pulse (3 x 4000)	12,000	3,000	15,000
Oil (1 x 15000)	15,000	15,000	30,000
Flour (20 x 1500)	30,000	15,000	45,000
Soft Drinks (10 x 550)	5,500	3,000	8,500
Biscuit, Soft Drinks, Soap	25,000	15,000	40,000
Chips, Egg, Chocolate etc	20,500	16,000	36,500
Total	130,000	100,000	230,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,750	142,500	1,710,000	1,795,500
Total Sales (A)	4,750	142,500	1,710,000	1,795,500
Less. Variable Expense				
Grocery Item	4,038	121,125	1,453,500	1,526,175
Total variable Expense (B)	4,038	121,125	1,453,500	1,526,175
Contribution Margin (CM) [C=(A-B)]	713	21,375	256,500	269,325
Less. Fixed Expense				
Rent		1,200	14,400	14,400
Electricity Bill		300	3,600	4,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		500	6,000	7,000
Guard		200	2,400	3,000
Total Fixed Cost		9,100	109,200	113,900
Net Profit (E) [C-D]		12,275	147,300	155,425
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	147,300	155,425
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		87,300
	Total Cash Inflow	247,300	242,725
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	87,300	182,725

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







শ্রীমতী সত্যম
স্বাস্থ্য সুরক্ষা
সর্বস্ব স্বাস্থ্য
সংরক্ষণের
জন্য
সর্বস্ব স্বাস্থ্য
সংরক্ষণের
জন্য

মিসাম
সি.নি.সে.ট.চা.ন
স্বাস্থ্য

FRESH
SUGAR
FRESH
SUGAR

FAMILY PICTURE

