

Proposed NU Business Name: **SIRAJUL STORE**



Project identification and prepared by: Md.Sirajul Islam (Rasal)
 , Kaliakair Unit, Gazipur
Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMAL HOSSAIN
Age	:	16/01/1995 (22 Years)
Education, till to date	:	Degree
Marital status	:	Unmarried
Children	:	Not applicant
No. of siblings:	:	3 Brothers and 3 Sisters.
Address	:	Vill: Thakurpara P.O: Sakassor P.S: Kaliakair, 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	:	JAMILA AKTER
(iii) Father's name	:	MD. SIRAJUL ISLAM
(iv) GB member's info	:	Branch: Moddopara kaliakair , Centre # 68 (Female), Member ID: 9642, Group No: 15 Member since: 10/02/2007 (10 Years) First loan: BDT 3,000 /- Last loan :25,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 23,900
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	1 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-446626
Family's Contact No.	:	01934-930432
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMILA AKTER joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SIRAJUL STORE
Location	:	Muradpur Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 1,65,000/-
Financing	:	Self BDT 1,05,000/- (from existing business) 64% Required Investment BDT 60,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Soft drinks,light,milk,rice etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is wonerd.▪Collects goods from Company.▪Agreed grace period is 3 months.

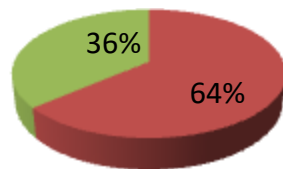
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,suger,flower,sop,etc	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Rice,suger,flower,sop,etc	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		300	3,600
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		0	0
Salary (self)		5,000	60,000
Gard		150	1,800
Genator		150	1,800
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D)		8,800	105,600

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Rice	9	2100	18,900	20	42,000	60,900
Suger	1	3500	3,500	2	7,000	10,500
Flower	2	1000	2,000	2	2,000	4,000
Muri	1	2500	2,500	1	2,500	5,000
Dull	1	5000	5,000	0	0	5,000
Sop	150	40	6,000	50	2,000	8,000
washing powder	130	40	5,200	50	2,000	7,200
Coiol	45	45	2,025	10	450	2,475
Coconat oil	40	110	4,400	10	1,100	5,500
Soabian oil	90	100	9,000		0	9,000
Bikas			20,000	0	0	20,000
Lode	0	0	8,000	0	0	8,000
Others	0	0	18,475	0	950	19,425
Total			105,000		60,000	165,000

Source of Finance



- Entrepreneur's Contribution 105,000
- Investor's Investment 60,000
- Total 165,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Rice,suger,flower,sop,etc	3,200	96,000	1,152,000	1,209,600
Total Sales (A)	3,200	96,000	1,152,000	1,209,600
Less. Variable Expense				
Rice,suger,flower,sop,etc	2,560	76800	921600	967680
Total variable Expense (B)	2,560	76,800	921,600	967,680
Contribution Margin (CM) [C=(A-B)	640	19,200	230,400	241,920
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		200	2,400	2,400
Transportation		300	3,600	3,600
Mobile Bill		200	2,400	2,400
Entertainment		200	2,400	2,400
Salary		0	0	0
Salary (self)		5,000	60,000	60,000
Gard		150	1800	1,800
Genator		150	1,800	1,800
Total Fixed Cost		6,200	74,400	74,400
Net Profit (E) [C-D)		13,000	156,000	167,520
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	156,000	167,520
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		120,000
	Total Cash Inflow	216,000	287,520
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	120,000	251,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Muradpur Bazar
,Kliakor,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Surf
excel
Quick Wash

Surf
excel
Quick Wash

Surf
excel
Quick Wash

Surf
excel
Quick Wash

ajale

ajale

ROUGH
Brand
Indextex Rice

Indextex



GB

100% Natural
and Healthy

100% Natural
and Healthy

1515

FAMILY PICTURE

