

Proposed NU Business Name: **SANTAO STORE**



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Mawna Unit, Dhaka

Project verified by: Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD TAIJUDDIN FOKIR
Age	:	15-10-1982(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	01 Brother & 3 Sisters
Address	:	Vill: Tapirbari P.O: Tangra. 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	:	JOBIDA KHATUN
(iii) Father's name	:	LET.MOIJUDDIN FOKIR
(iv) GB member's info	:	Branch: Tangra Sreepur , Centre # 02(Female), Member ID: 1036/2, Group No: 01 Member since: 28-08-2007 (10Years) First loan: BDT 5,000/- Existing loan: 20,000. Outstanding loan: 20,000/-
Further Information:		
(v) Who pays GB loan installment	:	No
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	House Rent(15,000/- Monthly)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-271585
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JUBEDA KHATUN; joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SANTA STORE
Location	:	Satirbazar.Sreepsur, Gazipur.
Total Investment in BDT	:	BDT : 1,45,000 /-
Financing	:	Self BDT 95,000/- (from existing business) 66% Required Investment BDT 50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10ft x 08 ft= 80 ft square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Oil, Salt, Potato, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund No employee will be appointed ▪The shop is rented ▪Collects goods from Mawna. ▪Agreed grace period is 3 months

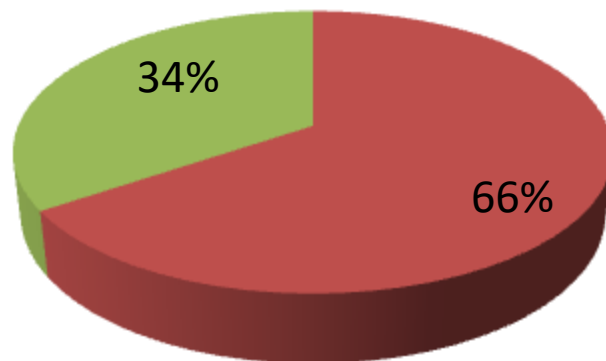
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Oil etc.	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	3,75	11,250	1,35,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		5,00	6,000
Transportation		5,00	6,000
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		4,650	55,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	3	2,000	6,000	10	2000	20000	26000
Dal	1	3200	3200	2	3200	6400	9600
Oil	35	92	3220	0	0	0	3220
Soap	150	32	4800	0	0	0	4800
Soft Drinks	5	550	2750	10	550	5500	8250
Cosmetice	0	0	7500	0	0	8000	15500
Security	-	-	60,000			0	60000
Others			7530			10100	17630
Total			95,000			50,000	145000

Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000
- Total 145,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Oil etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Total variable Expense (B)	3,400	1,02,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)	6,00	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity bill		8,00	9,600	9,800	10,000
Transportation		1,000	12,000	12,300	12,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		5,00	6,000	6,300	6,500
Mobile Bill		7,00	8,400	6,600	6,800
Total Fixed Cost		9,000	1,08,000	1,09,000	1,09,800
Net Profit (E) [C-D)		9,000	1,08,000	1,17,800	1,28,340
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,08,000	1,17,800	1,28,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		68,000	1,65,800
	Total Cash Inflow	1,58,000	1,85,800	2,94,140
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	20,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	90,000	20,000	20,000
3	Net Cash Surplus	68,000	1,65,800	2,74,140

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







আব্দুস সাত্তার আবুল কে
মার্কায় ভোট দিয়ে জয়যুক্ত করুন।



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গণপ্রজাতন্ত্রী বাংলাদেশ

Government of the People's Republic

NATIONAL ID CARD / জাতীয়

নাম: মোঃ তাইবুদ্দিন কব

FAMILY PICTURE

