

## Proposed NU Business Name: **SAMSUL STORE**



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Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.SAMSUL ISLAM</b>
Age	:	02-10-1984( 33 Years )
Education, till to date	:	Class-05
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Chakchatari, P.O:Bagha, P.S:Bagha Dist:Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. JOHURA</b>
(iii) Father's name	:	<b>LATE. DEL MOHAMMAD</b>
(iv) GB member's info	:	Branch:Monigram Bagha ,Centre # 53(Female) Member ID: 3993/5, Group No: 02 Member since: 10-10-1998 to 20-12-14 New 12-3-17(16Years) First loan: BDT – 5,000
Further Information:		Existing Loan: BDT 3,000, Outstanding loan: 3,000
(v) Who pays GB loan installment	:	Mothers
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730-187675
Family's Contact No.	:	01788-046533
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOHURA** joined Grameen Bank since 16 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	:	<b>SAMSUL STORE</b>
Location	:	New Bas Stand, Rajshahi .
Total Investment in BDT	:	BDT-125,000/-
Financing	:	Self BDT 75,000/-(from existing business) 60% Required Investment BDT 50,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT-40,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Cold Drinks;Rice &amp; Grocery Item.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.Existing no employees.</li><li>▪The shop is Rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

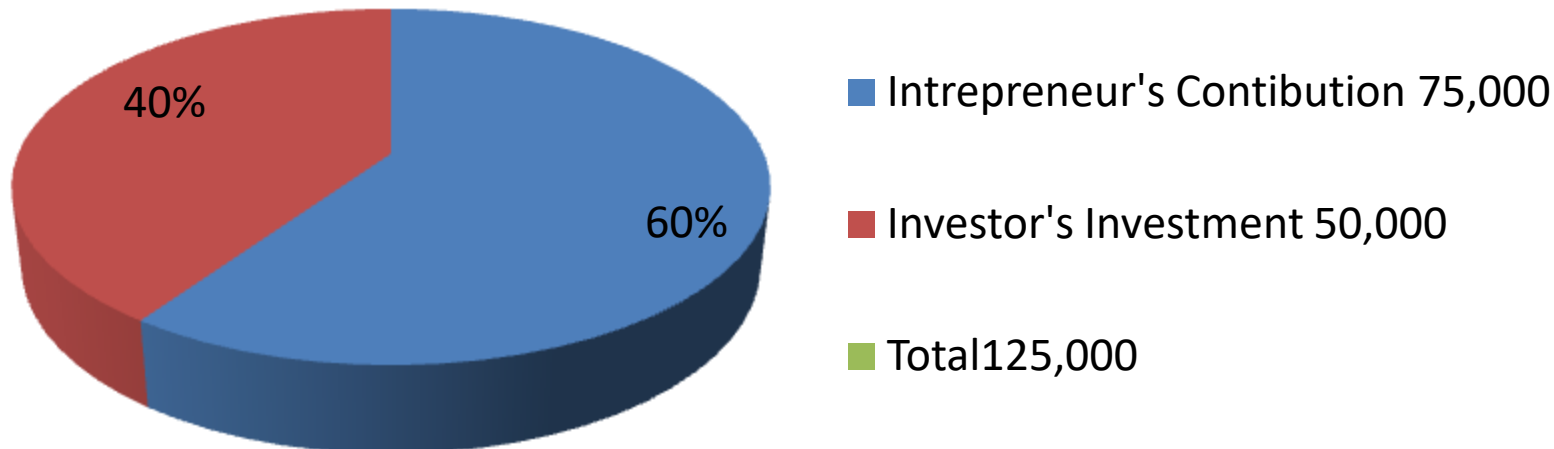
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cold Drinks; Juice, Oil, Soap & Etc Grocery Item.	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
Cold Drinks; Juice, Oil, Soap & Etc Grocery Item.	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	1,600	48,000	576,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,300</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit	2,000	0	2,000
Cold drinks	3,000	0	3,000
Juice	1,000	0	1,000
Chanachur	1,000	0	1,000
Soap	1,000	0	1,000
Oil	2,000	0	2,000
Others	25,000	0	25,000
Grocery Item	0	50,000	50,000
	0	0	0
	0	0	0
Security of the shop	40,000	0	40,000
<b>Total</b>	<b>75,000</b>	<b>50,000</b>	<b>125,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
Cold Drinks;Juice,Oil,Soap & Etc Grocery	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	2,500	75,000	900,000	945,000	992,250
<b>Less. Variable Expense</b>					
Cold Drinks;Juice,Oil,Soap & Etc Grocery	2,000	60,000	720,000	756,000	793,800
<b>Total variable Expense (B)</b>	2,000	60,000	720,000	756,000	793,800
<b>Contribution M. (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,500
Electricity Bill		400	4,800	5,000	5,300
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,300	1,400
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>6,300</b>	<b>75,600</b>	<b>77,100</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,700</b>	<b>104,400</b>	<b>111,900</b>	<b>119,250</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>104,400</b>	<b>111,900</b>	<b>119,250</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		84,400	176,300
	<b>Total Cash Inflow</b>	<b>154,400</b>	<b>196,300</b>	<b>295,550</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>84,400</b>	<b>176,300</b>	<b>275,550</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















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