

Proposed NU Business Name: **SAKIB STORE**

Project identification and prepared by: Romendra Nath Halder,
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Project verified by: Shushanta Kumar Bishash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMAL UDDIN
Age	:	10-07-1982 (35 Years)
Education, till to date	:	CLASS 10
Marital status	:	Married
Children	:	2 Sons 1 Daughter
No. of siblings:	:	6 Brothers 1 Sister
Address	:	Vill: Sonapur, P.O: Sonapur, P.S: Sonagaji, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHARIFA KHATUN
(iii) Father's name	:	SHAMSUL HUDA
(iv) GB member's info	:	Branch: Amirabad, Sonagaji, Centre # 14(Female), Member ID: 1585/1, Group No: 06 Member since: 31-03-2010 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 44500
(v) Who pays GB loan installment	:	Brother
(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	:	15 years experience in running business. He has 7 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-356693
Mother's Contact No.	:	01811-732365
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonajazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHARIFA KHATUN joined Grameen Bank since 07 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	:	SAKIB STORE
Location	:	South side of Hospital Gate, Sonagazi, Feni
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 08ft= 96square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

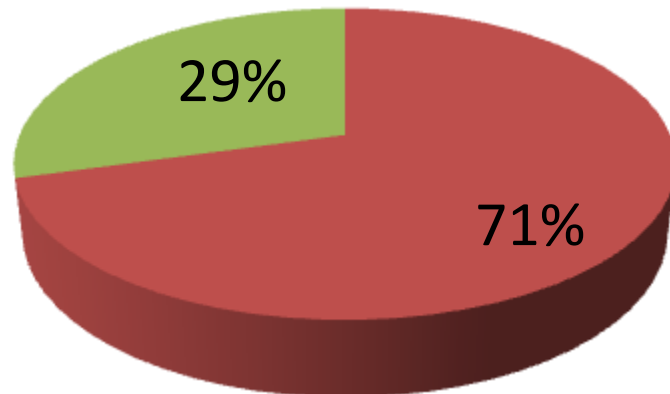
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	1720	51600	619200
Bikash & Flexi	120	3600	43200
Total sales (A)	1840	55200	662400
Less Variable Exp.			
Grocery Item	1462	43860	526320
Total Variable exp. (B)	1462	43860	526320
Contribution Margin CM [C= (A-B)]	378	11340	136080
less fixed exp.			
Rent		1600	19200
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		400	4800
Mobile		300	3600
total fixed cost (D)		8300	99600
Net profit (E) [C-D]		3040	36480

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Juice	40	50	2,000			0	2,000
Drinks	80	100	8,000	10	1000	10,000	18,000
Biscuit	80	50	4,000			0	4,000
Chanachur	40	50	2,000			0	2,000
Soap	40	50	2,000			0	2,000
Cosmetics	100	150	15,000	60	500	30,000	45,000
Others	120	100	12,000	20	500	10,000	22,000
Flexi	1	5000	5,000			0	5,000
Security			70,000				70,000
Total	501		120,000	90		50,000	170,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	2280	68400	820800	861840	904932
Bikash	190	5700	68400	71820	75411
Total Sales (A)	2470	74100	889200	933660	980343
less variable Expenses					
Grocery Item	1938	58140	697680	732564	769192.2
Total variable Expenses (B)	1938	58140	697680	732564	769192.2
Contribution Margin (CM)= (A-B)	532	15960	191520	201096	211150.8
Less Fixed Expenses					
Rent		1600	19200	19200	19200
Electricity bill		500	6000	6500	6900
Transportation		700	8400	9000	9200
Salary (self)		5000	60000	60000	60000
Entertainment		650	7800	7800	7800
Mobile		400	4800	4800	4800
Total Fixed Cost		8850	106200	107300	107900
Net Profit (E) (C-D)		7110	85320	93796	103250.8
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	85,320	93,796	103250.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65,320	139116
	Total Cash Inflow	135320	159116	242366.8
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	65,320	139116	222366.8

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 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

FAMILY PICTURE