

**Proposed NU Business Name: M/S SAIDUR UPOHER & VERAITI STORE**



Project identification and prepared by: Md. Shahadat Hossian  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD: SAIDUR RAHMAN</b>
Age	:	18-05-1985(32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Boy 1Gril
No. of siblings:	:	02 Brothers
Address	:	Vill: Materpar P.O:Sontea, P.S:Jamalpur, Dist: Jamalpur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MOST : SANOURA BEGUM</b>
(iii) Father's name	:	<b>MD : ROFIQUL ISLAM</b>
(iv) GB member's info	:	Branch: Digmaite Jamalpur ,Centre # 35 (Male), Member ID: 5147, Group No: 07 Member since: 1991 raning(26Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 16,920 taka
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	17 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01734-724417
Family's Contact No.	:	01726-370745
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD:ROFIQUL ISLAM** Joined Grameen Bank Since 26 Years Ago. At First he Took 5,000 taka Loan from Grameen Bank. Gradually he Took more Loan From GB. He utilized the money In agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SAIDUR UPOHER &amp; VERAITI STORE</b>
Location	:	Sontea bazar,Jamalpur
Total Investment in BDT	:	BDT 516,000
Financing	:	Self BDT 436,000(from existing business) 84% Investors Investment BDT 80,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft x 20 ft= 400 Square ft
Security of the shop	:	180,000Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; patil,chear,table,pesher cooker,rice cooker etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dhandari.</li><li>▪Agreed grace period is 3 months.</li></ul>

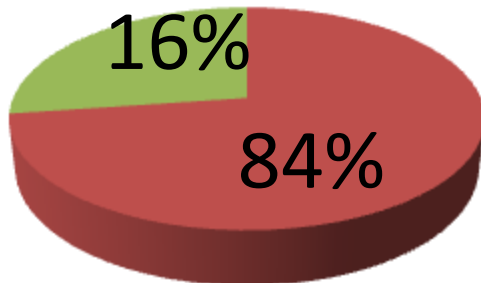
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
patil,chair,table,pesher cooker,rice cooker etc.	10,000	300,000	3600,000
	0	0	0
<b>Total Sales (A)</b>	10,000	300,000	3600,000
<b>Less. Variable Expense</b>			
patil,chair,table,pesher cooker,rice cooker etc.			
	8,500	255,000	3060,000
	0	0	0
<b>Total variable Expense (B)</b>	8,500	255,000	3060,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,500	45,000	540,000
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		350	4,200
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		150	1,800
Transportation		4,000	48,000
Entertainment		500	6,000
Salary (staff)		0	0
Genaretor		150	1,800
<b>Total fixed Cost (D)</b>		<b>12,350</b>	<b>148,200</b>
<b>Net Profit (E) [C-D]</b>		<b>32,650</b>	<b>391,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Patil	300kg	300	90,000	100p	300	30,000	120,000
chair	100p	370	37,000	50p	400	20,000	57,000
table	12p	2,400	28,800				28,800
Rice cooker	12p	1,100	13,200				13,200
Pesher cooker	12p	1,300	15,600				15,600
sata	100p	120	12,000				
ciramic						25,000	25,000
grift						5,000	5,000
others			50,000				50,000
Security			180,000				180,000
<b>Total</b>			<b>436,000</b>			<b>80,000</b>	<b>516,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:436,000**  
**Investor Investment:80,000**  
**Total Investment:516,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
patil,chair,table,pesher cooker,rice cooker etc.				
	12,000	360,000	4320,000	4536,000
<b>Total Sales (A)</b>	12,000	360,000	4320,000	4536,000
<b>Less. Variable Expense</b>				
patil,chair,table,pesher cooker,rice cooker etc.				
	10,200	306,000	3672,000	3855,600
<b>Total variable Expense(B)</b>	10,200	306,000	3672,000	3855,600
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,800	54,000	648,000	680,400
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		350	4,200	4,800
Mobile Bill		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Transportation		4,000	48,000	50,000
Entertainment		500	6,000	6,000
Genaretor		150	1,800	1,800
Gurd		150	1,800	2,000
<b>Total Fixed Cost</b>		<b>12,350</b>	<b>148,200</b>	<b>151,000</b>
<b>Net Profit (E) [C-D]</b>		<b>41,650</b>	<b>499,800</b>	<b>529,400</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	499,800	529,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		451,800
	<b>Total Cash Inflow</b>	<b>579,800</b>	<b>981,200</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>451,800</b>	<b>933,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 17 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



কি এম

# জগ

থেকেই জগ

## সাইদুর

### উপহার এন্ড ড্যারাইটিজ স্টোর

মেইন রোড, ছোলদিয়া বাজার, আমালপুর। ০৩৭৩৪-৭২৪৪৯৭



POLO

Apex

NASIR GLASS

Advertisement poster with text and images, including a woman's face.













# FAMILY PICTURE

