

Proposed NU Business Name: **SAIFUL STORE**



Project identification and prepared by: Md. Delwer Hossain,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta5

Name	:	MD. SAIFUL ISLAM
Age	:	10-01-1984(33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Hailjor, P.O: Vulesshor-1743, P.S: Kapashia, 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	:	ANOWARA BEGUM
(iii) Husband's name	:	LATE, ISMAIL
(iv) GB member's info	:	Branch: Torgaon, Centre # 18 (Female), Member ID: 3583, Group No: 05 Member since: 12-03-1993 to 2013 (20 Years) First loan: BDT 2,500/-
Further Information:		Existing loan: BDT 12,000/- Outstanding loan: Nill
(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..	:	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 05 years training
Other Own/Family Sources of Income	:	Cow rearig
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-852095
Husband's Contact No.	:	01700-936860
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit,Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 20 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIFUL STORE
Location	:	Hailjor School Market, Gazipur
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 2,70,000 (from existing business) 79% Required Investment BDT 70,000 (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bakery , Rice, Pulse, Oil, Cosmetics, Ice Cream, Cold Drinks, Load/Bikash etc▪Average 15 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Kapasia, Gazipur▪Agreed grace period is 3 months.

Existing Business

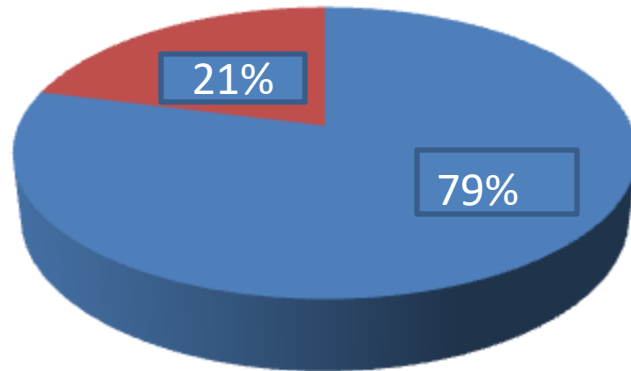
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bakery, Rice, Pulse, Oil, Soap, Cosmetics, Cold Drinks, Load/Bikash etc	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less. Variable Expense			
Bakery, Rice, Pulse, Oil, Soap, Cosmetics, Cold Drinks, Load/Bikash etc	4250	127500	1530000
Total variable Expense (B)	4250	127500	1530000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less. Fixed Expense			
Rent		700	8400
Electricity Bill		700	8400
Transportation		800	9600
Mobile Bill		300	3600
Entertainment		150	1800
Generator		300	3600
Salary (self)		5000	60000
Total fixed Cost (D)		7950	95400
Net Profit (E) [C-D]		14550	174600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	20000	-	-	10000	30000
Cosmetics	-	-	25000	-	-	20000	45000
Soft Drinks	30 case	550	16500	20 case	550	11000	27500
Rice	05 sacks	2300	11500	08 sacks	2300	18400	29900
Pulse	02 sacks	4500	9000	-	-	-	9000
Muri	02 sacks	2900	5800	-	-	-	5800
Oil	130 litre	90	11700	-	-	-	11700
Soyabin Oil	100 pcs	100	10000	100 pcs	100	10000	20000
Soap/Detergent	500 pcs	40	20000	-	-	-	20000
Crockery	-	-	42500	-	-	-	42500
Load/ Bikash	-	-	80000	-	-	-	80000
Others	-	-	18000	-	-	600	18600
Total			270000			70000	340000

Source of Finance



■ Entrepreneur's Contribution- 2,70,000

■ Investor's Investment- 70,000

■ Total Investment- 3,40,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery, Rice, Pulse, Oil, Soap, Cosmetics, Cold Drinks, Load/Bikash etc	7000	210000	2520000	2646000	2778300
Total Sales (A)	7000	210000	2520000	2646000	2778300
Less. Variable Expense					
Bakery, Rice, Pulse, Oil, Soap, Cosmetics, Cold Drinks, Load/Bikash etc	5950	178500	2142000	2249100	2361555
Total variable Expense (B)	5950	178500	2142000	2249100	2361555
Contribution Margin (CM) [C=(A-B)	1050	31500	378000	396900	416745
Less. Fixed Expense					
Rent		700	8400	10800	12000
Electricity Bill		700	8400	9000	9600
Transportation		1000	12000	15600	18000
Mobile Bill		350	4200	4560	4800
Entertainment		150	1800	1900	2000
Generator		300	3600	4200	4800
Salary (self)		5000	60000	60000	60000
Total Fixed Cost		8200	98400	106060	111200
Net Profit (E) [C-D)		23300	279600	290840	305545
Investment Payback			28000	28000	28000

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	70000		
1.2	Net Profit	279600	290840	305545
1.4	Opening Balance of Cash Surplus		251600	514440
	Total Cash Inflow	349600	542440	819985
2	Cash Outflow			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98000	28000	28000
3	Net Cash Surplus	251600	514440	791985

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





এখানে উপকৃত চাক
উল্লেসে কোন প্রকার
অতিরিক্ত চার্জ নেওয়া হয় না





FAMILY PICTURE

