

Proposed NU Business Name: **SAPARAN STORE**



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Project verified by: Md. Shamsul Arefin

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL KADIR HAWLADER
Age	:	20-09-1983(34Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	02 Son 01 daughter
No. of siblings:	:	05 Brothers 03 sisters
Address	:	Vill:Rajdia P.O :rajdiaP.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RABEDA
(iii) Father's name	:	SALAM HAWLADER
(iv) GB member's info	:	Branch: Rosuniya, Centre # 20(Female), Member ID: 3154, Group No: 07 Member since:01-01-1999(09Years) First loan: BDT 5,000/- Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	08years of business experience. : 08 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.	:	01726-107423
Family's Contact No.	:	01986-020690
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABEDA joined Grameen Bank since 09 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	:	SAPARAN STORE
Location	:	Rajdiya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 134,600/-
Financing	:	Self BDT 84,600 /- (from existing business)63 % Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 216 square ft
Security of the shop	:	5000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; biscute,tea,rice etc ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

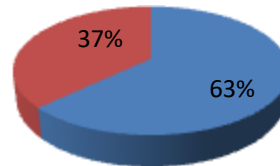
Particular	Daily	Monthly	Yearly
Revenue (sales)			
biscute,tea,rice etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
biscute,tea,rice etc	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Entertainment		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D)		5,200	62,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
biscute	5	350	1750	sop	10	650	60,000	61,750
sop	4	650	2600	tea	0	0	5,000	7,600
canacur	5	350	1750	rice	10	2350	23,500	25,250
rice	2	2350	4700	suger	5	3500	17,500	22,200
suger	1	3500	3500		0	0	0	3,500
soft drink	10	500	5000		10	750	7,500	12,500
freeze	1	45000	45000		0	0	0	45,000
tv	1	10000	10000		0	0	0	10,000
stove	1	4000	4000		0	0	0	4,000
Security			5000			0	0	5,000
Total			83300			7250	113,500	196,800

Source of finance

■ Entrepreneur investment 84,600
 ■ Investore investment 50,000
 ■ Total investment 134,600



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
biscute,tea,rice etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
biscute,tea,rice etc	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		11,800	11,800	11,800	11,800
Total Fixed Cost		18,600	93,400	93,760	94,138
Net Profit (E) [C-D]		5,400	194,600	208,640	223,382
Investment Payback			20,000	20,000	20,000

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

Sl #	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	194,600	208,640	223,382
1.3	Depreciation (Non cash item)	11800	11800	11800
1.4	Opening Balance of Cash Surplus		186,400	386,840
	Total Cash Inflow	256,400	406,840	622,022
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	186,400	386,840	602,022

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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



