

## Proposed NU Business Name: **A SAMI VARIETIES STORE**



Project identification and prepared by: Shahidul Islam,  
Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



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

Name	:	<b>MEHEDI HASSAN</b>
Age	:	10-10-1983 (33 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother 2 Sisters
Address	:	Vill: Durgapur, P.O: khalpara, P.S: Nobabgonj, Dist: Dhaka
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>SABANA BEGUM</b>
(iii) Father's name	:	<b>NURUL HUDA</b>
(iv) GB member's info	:	Branch: Churain nobabgonj Centre # 08(Female), Member ID: 1474/3, Group No: 04 Member since: 1-02-2004 (11 Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 80000, Outstanding loan: 30200
(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	:	5 years experience in running business. He has 2 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911954903
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SABANA BEGUM** joined Grameen Bank since 11 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>A SAMI VARIETIES STORE</b>
Location	:	-
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/-(from existing business) 65% Required Investment BDT 80,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 16ft= 192 square ft
Security of the shop	:	BDT 30000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

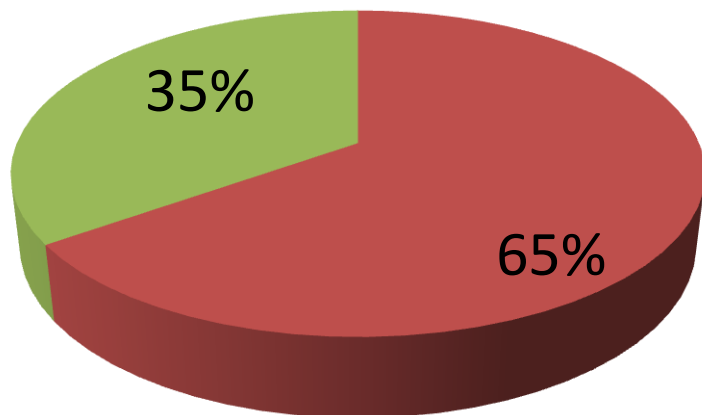
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item & Cosmetics	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Grocery Item & Cosmetics	2,975	89,250	1,071,000
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		300	3,600
Generator		100	1,200
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>8,100</b>	<b>97,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,650</b>	<b>91,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soyabin Oil	31,000	52,000	83,000
Cold Drinks	12,000	0	12,000
Soap	15,000	5,000	20,000
Cosmetics	40,000	0	40,000
Pulse, Atta, Sugar etc.	42,000	18,000	60,000
Biscuit, Chanachur etc.	10,000	5,000	15,000
<b>Total</b>	<b>150,000</b>	<b>80,000</b>	<b>230,000</b>

## Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 80,000

■ Total 230,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item & Cosmetics	4,600	138,000	1,656,000	1,738,800
<b>Total Sales (A)</b>	<b>4,600</b>	<b>138,000</b>	<b>1,656,000</b>	<b>1,738,800</b>
<b>Less. Variable Expense</b>				
Grocery Item & Cosmetics	3,910	117,300	1,407,600	1,477,980
<b>Total variable Expense (B)</b>	<b>3,910</b>	<b>117,300</b>	<b>1,407,600</b>	<b>1,477,980</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>690</b>	<b>20,700</b>	<b>248,400</b>	<b>260,820</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		300	3,600	4,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		300	3,600	4,000
Generator		100	1,200	1,500
Guard		100	1,200	1,200
<b>Total Fixed Cost</b>		<b>8,700</b>	<b>104,400</b>	<b>108,200</b>
<b>Net Profit (E) [C-D]</b>		<b>12,000</b>	<b>144,000</b>	<b>152,620</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	144,000	152,620
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		96,000
	<b>Total Cash Inflow</b>	<b>224,000</b>	<b>248,620</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>96,000</b>	<b>200,620</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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















Scale

SUGAR  
NET WEIGHT  
PRODUCT OF  
UNITED STATES

Best  
EGG  
HABIGAN J AGRO LTD









পপপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মেহেদী হাসান  
Name: Mehedi Hassan  
পিতা: নুরুল হুদা  
Date of Birth: 10 DEC 1983  
ID NO: 9832E16240000022

এই কার্ডটি পপপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ড  
ক্ষয়/চুরি হলে নতুন কার্ডের আবেদন করা হবে।  
ঠিকানা: গ্রাম/মহলা: দুর্গাপুর, ডাকঘর: খালসার - ১০২৪।

পদানকারী কর্মসূচীর স্বাক্ষর প্রদানের  
তারিখ: ১০/১২/২০১৬

লাইসেন্স ফি আদায়  
অর্থ বহসের- ২০১৫-২০১৬

চুড়াইন ইউনিয়ন পরিষদ  
নবাবগঞ্জ, ঢাকা।  
ইউ.পি. ফরম নং-১৩ (পরিশিষ্ট-১৩)

ক্রমিক নং- 1820  
লাইসেন্স নং- ৪২০  
তারিখ- ০৭/০৪/২০১৬

প্রতিষ্ঠানের নাম- মোঃ ছাদ্দাম ড্রাকারাইটিস সেন্টার  
মালিকের নাম- মেন্নেহেদী হুসমান  
পিতা/স্বামীর নাম- নুরুল হুদা

গ্রাম/মহলা- খালসার  
তারিখ- ১০/১২/২০১৬  
পরিষদ  
দ্বারা  
দেওয়া  
দিয়ে  
পত্র  
স্বাক্ষর

গ্রামীণ ব্যাংক  
চুড়াইন নবাবগঞ্জ শাখা শাখা

সহজ ঋণের পাশ বই



# FAMILY PICTURE

