

Proposed NU Business Name: **SAMIA STORE**



Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Shusanta Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	RANU AKTER
Age	:	03-02-1979 (38 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Girl & 2Son
No. of siblings:	:	02 Brothers 1 Sister
Address	:	Vill: Surjokhali, P.O: Galimpur, P.S: Nawabganj, 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	:	Nazma Begum
(iii) Father's name	:	Md. Akkas Ali
(iv) GB member's info	:	Branch: Komorgonj, Centre # 72 (Female), Member ID: 8636/1, Group No: 09 Member since: 01/01/1988 First loan: BDT 2,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 24,360/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927-433017
Mother's Contact No.	:	01726-462487
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMA BEGUM joined Grameen Bank since 29 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAMIA STORE
Location	:	Surjokhali Bus stand, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,10,000(from existing business) 61% Required Investment BDT 70,000(as equity) 39 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,suger etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months.

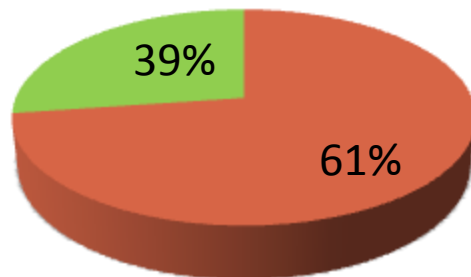
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,200	96,000	11,52,000
Total Sales (A)	3,200	96,000	11,52,000
Less. Variable Expense			
Grocery Item	2,720	81,600	9,79,200
Total variable Expense (B)	2,720	81,600	9,79,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	1,72,800
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	11,000	10,000	21,000
Soyabin	22,500	15,000	37,500
Cold Drinks	10,000	20,000	30,000
Suger	12,000	10,000	22,000
Gas Cilinder	35,000	0	35,000
Cosmatics	8,000	0	8,000
Other Goods	11500	15,000	26,500
Total	1,10,000	70,000	1,80,000

0% **Source of Finance**



- Entrepreneur's Contribution's :- 1,10,000
- Investor Investment's :- 70,000
- Total :- 1,80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Total Sales (A)	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Less. Variable Expense					
Grocery Item	3,570	1,07,100	12,85,200	13,49,460	14,16,933
Total variable Expense (B)	3,570	1,07,100	12,85,200	13,49,460	14,16,933
Contribution Margin (CM) [C=(A-B)]	630	18,900	2,26,800	2,38,140	2,50,047
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		500	6,000	6500	7,000
Transportation		1,000	12,000	13,000	14,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		8,000	96,000	97,600	99,100
Net Profit (E) [C-D]		10,900	1,30,800	1,40,540	1,50,947
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,30,800	1,40,540	1,50,947
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,02,800	2,15,340
	Total Cash Inflow	2,00,800	2,43,340	3,66,287
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	1,02,800	2,15,340	3,38,287

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; Surjakhali Busstand,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





স্টার
১ শাখা ও টাক
পাউলট/ হলিউড
১৯ শাখা ও টাক

আফিকান ফিল্ম
আফিকান ফিল্ম



FAST WASH
বেঙ্গল প্রবেশন সার্ভিস
১০৮/১০৯ নং সেক্টর গুলশান-১
ডায়ালিং: ০১৭৯৬-৪৫২৩৪৪
www.fastwash.com

বেনসন
১ শতা ১১ টিকা
গোল্ডেন/ ক্যাপস্টন/ পালমাল
১ শতা ৭.৫ / ২ শতা ১৫ টিকা

স্টার
১ শতা ৫ টিকা
পাটিলট/ হলিউড
১ শতা ৫ টিকা

বেবিকা পিচি
বেবিকা পিচি
১০৮/১০৯ নং সেক্টর গুলশান-১

FAMILY PICTURE