

Proposed NU Business Name: **M/S SIDDIQUE MOBILE STORE**



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Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL AZIS
Age	:	20-01-1984 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother 3 Sister
Address	:	Vill: Mulberry ,P.O: karpur.P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most Lily Begum
(iii) Father's name	:	Md Nurul Islam Pramanik
(iv) GB member's info	:	Branch: Jhorgacha, Centre # 23(Female), Member ID: 1915/2, Group No: 02 Member since: 29-02-2008 (05Years) First loan: BDT 5000/-
Further Information:		Existing Loan: BDT 5,000/-, 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	:	15 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.	:	01727-968812
Mother's Contact No.	:	01722-736632
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Lily Begum joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SIDDIQUE MOBILE STORE
Location	:	Mulberry hate, Sonatala, Bogra.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 10 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Biskuit, Chanachur, Sayabinn oil, Soap. Detergent, Cosmetics fasfat ,etc. ▪Average 12% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪One employee will be appointed. ▪The shop is own. ▪Collects goods from Bogra Bazer, Bogra ▪Agreed grace period is 3 months.

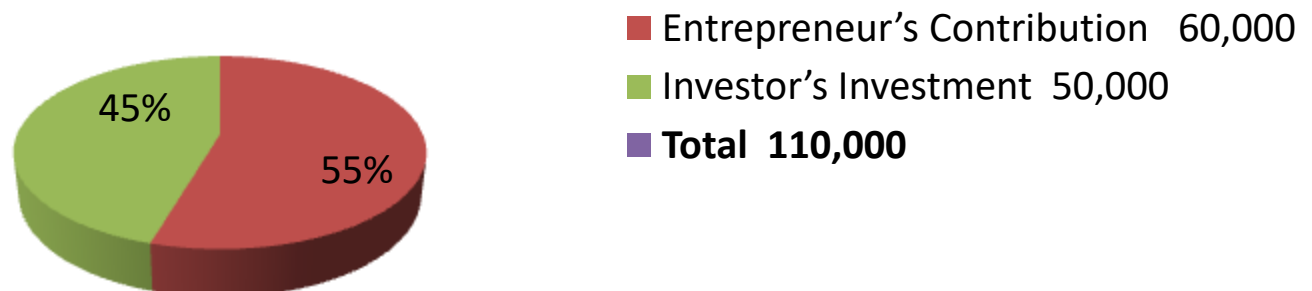
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	2,600	78,000	936,000
Total Sales (A)	2,600	78,000	936,000
Less. Variable Expense			
Grocery items	2,288	68,640	823,680
Total variable Expense (B)	2,288	68,640	823,680
Contribution Margin (CM) [C=(A-B)]	312	9,360	112,320
Less. Fixed Expense			
Electricity Bill		350	4,200
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,150	73,800
Net Profit (E) [C-D]		3,210	38,520

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soyabin oil	45	90	4,050	120	90	10,800	14,850
pulse	35	120	4,200	35	120	4,200	8,400
soap	70	45	3,150	70	45	3,150	6,300
Bhushi	15	910	13,650	12	910	10,920	24,570
khoth	10	1500	15,000	10	1500	15,000	30,000
Busicat	60	42	2,520	0	0	0	2,520
Fasfat	7	1200	8,400	0	0	0	8,400
others	1	9030	9,030	1	5930	5,930	14,960
Total	243	0	60000	248	8595	50000	110000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3,400	102,000	1,224,000	1,285,200	1,349,460
Total Sales (A)	3,400	102,000	1,224,000	1,285,200	1,349,460
Less. Variable Expense					
Grocery items	2,992	89,760	1,077,120	1,130,976	1,187,525
Total variable Expense (B)	2,992	89,760	1,077,120	1,130,976	1,187,525
Contribution Margin (CM) [C=(A-B)]	408	12,240	146,880	154,224	161,935
Less. Fixed Expense					
Electricity Bill		350	4,200	4,200	4,200
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,150	73,800	73,800	73,800
Net Profit (E) [C-D]		6,090	73,080	80,424	88,135
Investment Payback			20,000	20,000	20,000

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

SI #	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	73,080	80,424	88,135
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		53,080	113,504
	Total Cash Inflow	123,080	133,504	201,639
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	53,080	113,504	181,639

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience; 16Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













Family Picture



Family Picture

