

Proposed NU Business Name: **M/S SIAM STORE**



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SIAM HOSEN
Age	:	03-01-1999(19Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Bharatoil ;P.O: Bharatoil P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMTAJ
(iii) Father's name	:	MD. HUMAYAN KOBIR
(iv) GB member's info	:	Branch: Bharatoil, Centre # 03 (Female), Member ID: 1102, Group No: 05 Member since:01-01-2012(05 Years) First loan: BDT 5,000/- Existing loan: BDT 90,000/- Outstanding loan: BDT 2,604/-
Further Information:		
(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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. Yes, He has 5 years training
Other Own/Family Sources of Income	:	Yes, he has a cow.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-840586
Mother's Contact No.	:	01731-085418
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMTAJ joined Grameen Bank since 5 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 SIAM STORE
Location	:	Vill: Bharatoil ;P.O: Bharatoil P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT1,40 ,000/-
Financing	:	Self BDT 90,000(from existing business) 64% Required Investment BDT 50,000(as equity) 36%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biseckt, Sugar, Tea, Cigarette and Others.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Shakhipur in Tangail.▪Agreed grace period is 3 months.

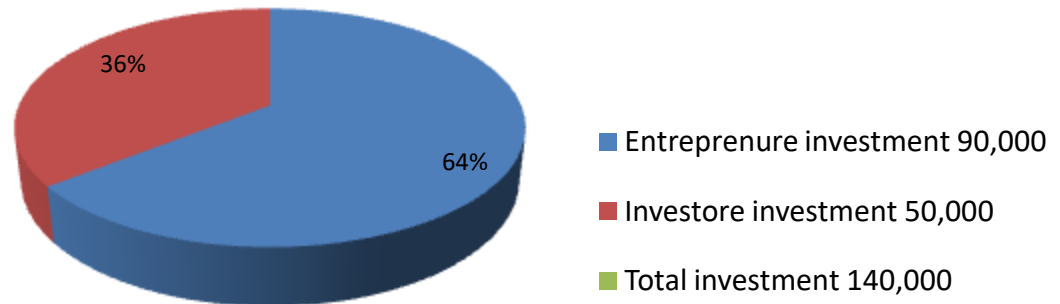
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bisect, Sugar, Tea, Cigarette and Others	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Bisect, Sugar, Tea, Cigarette and Others	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		600	7,200
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		100	1,200
Gird		150	1,800
Generator		0	0
Mobile bill		800	9,600
Total fixed Cost (D)		6,650	79,800
Net Profit (E) [C-D]		11,350	136,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Bisect	1	5000	5000		0	0	0	5,000
Sugar	5	3000	15000	Sugar	5	3000	15,000	30,000
Tea	1	15000	15000		0	0	0	15,000
Cigarette	1	20000	20000	Cigarette	1	35000	35,000	55,000
Others	1	35000	35000		0	0	0	35,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			90000			38000	50,000	140,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bisect, Sugar, Tea, Cigarette and Others	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Bisect, Sugar, Tea, Cigarette and Others	3000	90000	1080000	1134000	1190700
Total Variable Expense	3000	90000	1080000	1134000	1190700
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		600	7200	86400	1036800
Transportaion		0	0	0	0
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		150	1800	1800	1800
Generator		0	0	0	0
Mobile Bill		800	9600	0	0
Total Fixed Cost (D)		6650	79800	149400	1099800
Net Profit (E)= [C-D]		23350	280200	294210	308921
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	280,200	294210	308920.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		260200	534410
	Total Cash Inflow	330,200	554,410	843,331
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	260,200	534,410	823,331

SWOT ANALYSIS

STRENGTH

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









