

SIAM STORE



Project identification and prepared by: Nurul Amin, Bashon Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HARUNUR RASHID
Age	:	01-01-1989 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers
Address	:	Vill: Laksh mipura P.O: Gazipur P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOMOL A KHATUN
(iii) Father's name	:	ABDUL MANNAN
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 86 (Female), Member ID: 9315/2, Group No: 08 Member since: 01-03-2002 (13 Years) First loan: BDT 10,000 .
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: BDT 13,050
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Parents income (Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-145126
Mother Contact No.	:	01918-811814
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Kamola Khatun is a member of Grameen Bank since 13 years. At first she took 10,000 taka loan from Grameen Bank. Kamola Khatun gradually took loan from GB. Utilize first loan in a shop. She made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	SIAM STORE
Location	:	Lakshmipura, Talukder pukur par, Gazipur
Total Investment in BDT	:	2,20,000 taka
Financing	:	Self BDT 1,20,000 (from existing business) 55% Required Investment BDT 1,00,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	6,500 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, SIM Card, Mobile charger etc.▪Provide Flexi-load service.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhopajani, Joydebpur.▪Agreed grace period is 4 months.

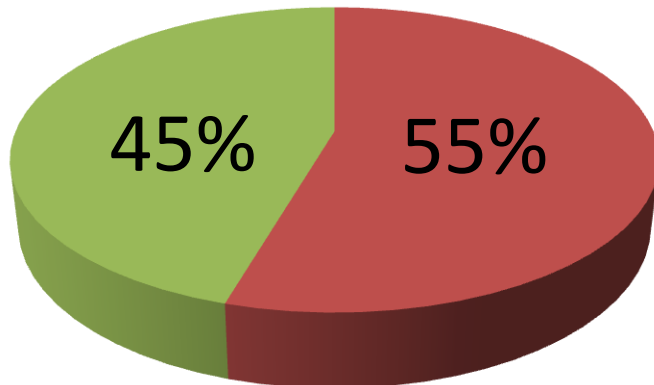
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, SIM Card and Mobile Charger etc	3,000	90,000	1,080,000
Flexi-Load (4,000/1,000) x 27	108	3,240	38,880
Total Sales (A)	3,108	93,240	1,118,880
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, SIM Card and Mobile Charger etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	558	16,740	200,880
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		400	4,800
Generator Bill		100	1,200
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		6,500	78,000
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)		9,200	110,400
Net Profit (E) [C-D]		7,540	90,480

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, SIM Card and Mobile Charger etc	75,000	1,00,000	1,75,000
Flexi-Load	5,000	-	5,000
Fridge	10,000	-	10,000
Security	30,000	-	30,000
Total	1,20,000	1,00,000	2,20,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 100,000
- Total 220,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, SIM Card and Mobile Charger etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Flexi-Load (4,000/1,000) x 27	108	3,240	38,880	40,824	42,865
Total Sales (A)	5,108	153,240	1,838,880	1,930,824	2,027,365
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, SIM Card and Mobile Charger etc	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)	858	25,740	308,880	324,324	340,540
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		400	4,800	5,200	5,800
Generator Bill		100	1,200	1,400	1,600
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		800	9,600	12,600	14,600
Salary (self)		7,000	84,000	84,000	84,000
Entertainment		300	3,600	4,000	4,500
Guard		100	1,200	1,500	1,800
Non Cash Item					
Depreciation		167	2,000	2,000	2,000
Total Fixed Cost		10,417	125,000	129,700	133,800
Net Profit (E) [C-D)		15,323	183,880	194,624	206,740
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	183,880	194,624	206,740
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
	Opening Balance of Cash			
1.4	Surplus		145,880	302,504
	Total Cash Inflow	285,880	342,504	511,244
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	145,880	302,504	471,244

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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
Local competitors;

Pictures



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RobiFanz

এখানে
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ফেসবুক: /RobiFanz

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FAMILY PICTURE

