

Proposed NU Business Name: **SAMANTA STORE**



Project identification and prepared by: Md. Abadot Hossain Sarkar
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMSUL ALAM
Age	:	27-12-1980 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son, 1 Daughter.
No. of siblings:	:	3 Brothers, 6 Sisters.
Address	:	Vill: Gorai ,Najirpara, P.O: Gorai, P.S: Mirzapur, 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	:	MOYJAN
(iii) Father's name	:	LATE, AMIN UDDIN
(iv) GB member's info	:	Branch: Gorai, Mirzapur, Centre # 24 (Female), Member ID: 3161, Group No: 06 Member since: 29-01-1991 (19 Years) First loan: BDT 2,500 /- Outstanding loan: Nil
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 and Training Info	:	13 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-527557
Family's Contact No.	:	01836-306031
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOYJAN joined Grameen Bank since 19 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SAMANTA STORE
Location	:	Gorai, Najirpara, Mirzapur, Tangail
Total Investment in BDT	:	BDT 1,56,000/-
Financing	:	Self BDT 76,000/- (from existing business) 49% Required Investment BDT 80,000/- (as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 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; Rice, Pulse, Soap, Soft drinks, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Entrepreneur is owner of the shop.▪Collects goods from Company.▪Agreed grace period is 3 months.

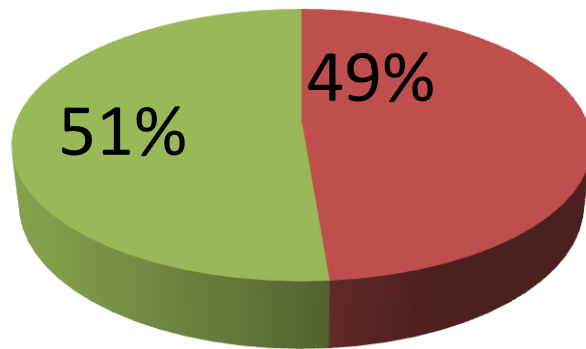
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,400	72,000	8,64,000
Total Sales (A)	2,400	72,000	8,64,000
Less. Variable Expense			
Grocery Item	2,040	61,200	7,34,400
Total variable Expense (B)	2,040	61,200	7,34,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	1,29,600
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		200	2,400
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		4,600	55,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (5x 1800)	9,000	15,000	24,000
Sugar (1x 2200)	2,200	-	2,200
Flour (2 x 1200)	2,400	-	2,400
Cosmetics	10,800	30,000	40,800
Soap (100x 35)	3,500	-	3,500
Washing powder (70 kg x 70)	4,900	-	4,900
Soft drinks (15 case x 550)	8250	-	8,250
Spice, Chanachur, Chips etc	4,950	5,000	9,950
Tooth Past, Noodle, Pulse, Herpic, Chocolate, Salt etc	10,000	30,000	40,000
Fridge	20,000	-	20,000
Total	76,000	80,000	1,56,000

Source of Finance



■ Entrepreneur's Contribution 76,000

■ Investor's Investment 80,000

■ Total 156,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,000	1,20,000	14,40,000	15,12,000
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000
Less. Variable Expense				
Grocery Item	3,400	1,02,000	12,24,000	12,85,200
Total variable Expense (B)	3,400	1,02,000	12,24,000	12,85,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800
Less. Fixed Expense				
Electricity Bill		300	3,600	4,000
Mobile Bill		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	7,000
Entertainment		200	2,400	2,400
Salary (staff)		3,000	36,000	36,000
Total Fixed Cost		9,200	1,10,400	1,11,800
Net Profit (E) [C-D]		8,800	1,05,600	1,15,000
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	1,05,600	1,15,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		57,600
	Total Cash Inflow	1,85,600	1,72,600
2	Cash Outflow		
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
	Total Cash Outflow	1,28,000	48,000
3	Net Cash Surplus	57,600	1,24,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gorai, Najirpara.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

স্বাস্থ্য - জীব

স্বাস্থ্য. MERIT Sweet

MERIT Ultra

MERIT MTO





BC
BISHMILLAH GENCO
MD MUSTAFA MD
BANGLADESH

Grid of small product images

SHEIKH
CREAM
GO!

GO!
GO!

Stacks of colorful snack packets

GO!
GO!

Stacks of Energy and other snack packets

Grid of small product images















প্রত্যয়ন পত্র

আমি নিম্ন স্বাক্ষরকারী এই মর্মে প্রত্যয়ন করিতেছি যে, মৃত ময়জান, স্বামী
মৃত আমিন উদ্দিন, গ্রাঃ গোড়াই নাজির পাড়া, পোঃ গোড়াই, থানাঃ
মির্জাপুর, জেলাঃ টাঙ্গাইল। তিনি প্রাচীন ব্যাংক গোড়াই মির্জাপুর শাখার
একজন নিয়মিত ভাল সদস্য ছিলেন। তাহার কেন্দ্র নং ২৪/ম গ্রুপ নং ০৬
স্বামী নং ৩১৬১ ছিল। তিনি ২৪/১১/১৯৯৯ তারিখে গ্রুপে যোগদান
করেন এবং ১৬/১১/১৯৯৯ তারিখে গ্রুপ ত্যাগ করেন।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ শামসুল আলম

Name: MD. SHAMSUL ALAM

পিতা: মৃত আমিন উদ্দিন

মাতা: ময়জান

Date of Birth: 27 Dec 1960

ID NO: 9316655933641

স্বাঃ-

ম্যানেজার

সীলঃ প্রাচীন ব্যাংক
গোড়াই মির্জাপুর শাখা
টাঙ্গাইল।

এই কার্ডটি বাংলাদেশ সরকারের সম্পর্কিত কার্যক্রমের জন্য জাতীয় পরিচয়পত্রের মাধ্যমে

কোনো শর্তাধীন নিষেধাজ্ঞা ছাড়াই ব্যবহার করা যাবে।

স্বাক্ষর: ম্যানেজার, গোড়াই নাজির পাড়া, গোড়াই মইন মন্ডর, টাঙ্গাইল।

FAMILY PICTURE