

Proposed NU Business Name: **SATHI STORE**



Project identification and prepared by: Md. Nurul Islam,
kaliyakoir Unit, Dhaka

Project verified by: Md. Mijanur Rohman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Emdadul Haqu Shobuj
Age	:	06-04-1996(27 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Son,2 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Purbo Candura, P.O: Shofipur, P.S: Kaliyakoir 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	:	EMILI BEGOM
(iii) Father's name	:	MD SHAMSUL HAQU
(iv) GB member's info	:	Branch: Moucak, Centre # 09 (Female), Member ID: 1535/1, Group No: 02 Member since: 28-01-2007 (09 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 510,000/- Outstanding loan: BDT 282,100/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	4 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793033392
Mother's Contact No.	:	01712992047
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

EMILI BEGOM joined Grameen Bank since 09 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SATHI STORE
Location	:	Shafipur Bazzar
Total Investment in BDT	:	BDT 2,07,500/-
Financing	:	Self BDT 1,07,000(from existing business) 52% Required Investment BDT 1,00,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Ice Cream, cake, Sugar, Biscuit, Soft drinks etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing One employee. ▪One will be appointed after getting equity fund. ▪He is doing his business in rented place. ▪Collects goods from . ▪Agreed grace period is 3 months.

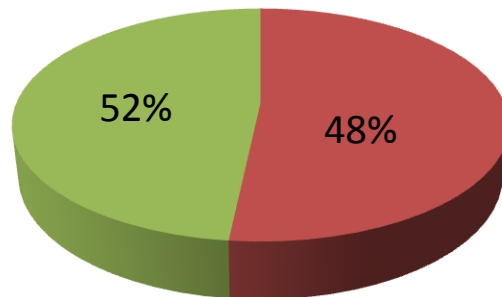
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery items	3800	114000	1368000
Total Sales (A)	3800	114000	1368000
Grocery items	3230	96900	1162800
Total variable Expense (B)	3,230	96900	1162800
Contribution Margin (CM) [C=(A-B)]	570	17100	205200
Less Variable Expense			
Rent		1,000	12000
Electricity bill		3000	36000
Salary (self)		2000	24000
Salary(Staff)		4000	48000
Entertainment		100	1200
Guard		200	2400
Mobile bill		100	1200
Total fixed cost (D)		10,400	124800
Net Profit (E)= [C-D]		6,700	80400

Investment Breakdown

Particulars	Existing	Proposed	Total
Biscuit, Wheel powder, of drinks, Cosmetics	32,250	50,000	82250
Soap,Tissue,Coil,Match,Blade,Onion,Garlic, Ice-cream etc	17,550	35,000	52550
Egg, Pickle, Bread	11,200	15,000	26200
Freeze (3x10,000)	40,000		40000
Steel Rack	3,000		3000
Showcase	3,000		3000
Total	107,000	100,000	207000

Source of Finance



- Entrepreneur's Contribution 107,000
- Investor's Investment 100,000
- Total 207,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery items	5800	174000	2088000	2192400
Total Sales (A)	5800	174000	2088000	2192400
Less Variable Expense				
Grocery items	4930	147900	1774800	1863540
Total variable Expense (B)	4,930	147900	1774800	1863540
Contribution Margin (CM) [C=(A-B)	870	26100	313200	328860
Less Variable Expense				
Rent		1,200	14,400	14,600
Electricity bill		3200	38400	38800
Salary (Self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		100	1200	1200
Guard		100	1200	1200
Mobile bill		150	1800	2000
Total fixed cost (D)		13,750	165000	165,800
Net Profit (E)= [C-D]		12350	148200	163,060
Investment Payback			60,000	60,000

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

SR#	<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	100,000		
1.2	Net Profit	109,800	121,150	203403
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		49,800	110950
	Total Cash Inflow	209800	170950	314353
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	160,000	60000	
3	Net Cash Surplus	49,800	110950	254353

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; Ithor, akran, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



PROME

CHANACHUR

Nully

Nully

CHOCOLATE











SYMPHONY. SYMPHONY.





SYMPHONY. SYMPHONY.



গণপ্রজাতন্ত্রী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

ফর্ম নং-৩

জন্ম সনদ

(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং: ৬(বি)

নিবন্ধন তারিখ: ০২ ২০ ০৬
দিন মাস বছর

সমন্বিত তারিখ: ০২ ২০ ০৬
দিন মাস বছর

পরিচয় পরিচয়িক নং: ১৯৯৫৬৬২৬২০৫০০৭৭১৬

নাম: মোঃ মোহাম্মদুল হক সুবোধ

জন্ম তারিখ: ০৬-০৪-১৯৯৫

বন্দর (ডি): ঢাকা - গাজীপুর ডিবিজিআর ডিবিজিআর

জন্মস্থান: গ্রাম - স্মার্ট এডার্স, ওয়াডনর = ০৫, পোস্টফিস -
ওডেপলিমা - কালিমাঙ্গল, জিলা - গাজীপুর

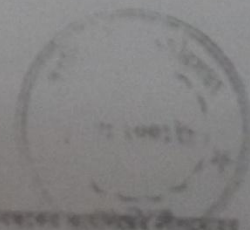
পিতার নাম: মোঃ মোহাম্মদ হক - জাতি: বাংলাদেশী

মাতার নাম: মোঃ হোসেন বেগম - জাতি: বাংলাদেশী

স্থায়ী ঠিকানা: হাট - স্মার্ট এডার্স, ওয়াডনর = ০৫, পোস্টফিস -
ওডেপলিমা - কালিমাঙ্গল, জিলা - গাজীপুর

২১১৫০৬
(স্বাক্ষরকারীর স্বাক্ষর ও নামের স্থান)

স্বাক্ষরকারীর নাম
পদবী
স্বাক্ষর



নিবন্ধকের কার্যালয়

০২/১০/০৬
(নিবন্ধকের স্বাক্ষর ও নামের স্থান)

স্বাক্ষরকারীর নাম
পদবী
স্বাক্ষর

FAMILY PICTURE

