

Proposed NU Business Name: **SELIM O SIFAT STORE**



Project identification and prepared by: Md Hafizur Rahman (2),
Mawna Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROFIQUL ISLAM
Age	:	01-03-1983 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Pathar Para, P.O: South Bartopa, P.S: Sreepur, 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	:	ANOWARA BEGUM
(iii) Father's name	:	AINUDDIN MIAH
(iv) GB member's info	:	Branch: Mawna, Centre # 12 (Female), Member ID: 1321/1, Group No: 01 Member since: 04-05-2003 (13 Years) First loan: BDT 7,000
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: BDT 8,900/-
(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	:	4 years experience in running business. He has 3 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01137-927455
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 13 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SELIM O SIFAT STORE
Location	:	Solling Mor, Mawna, Gazipur
Total Investment in BDT	:	BDT 99,000/-
Financing	:	Self BDT 49,000/-(from existing business) 49% Required Investment BDT 50,000/-(as equity) 51%
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	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Soap, Chanachur, Chips etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Solling Mor. ▪Agreed grace period is 3 months.

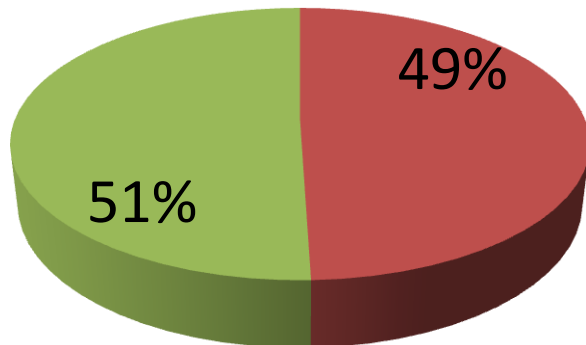
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Confectionery Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		200	2,400
Total fixed Cost (D)		6,900	14,400
Net Profit (E) [C-D]		4,350	120,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit (6 x 350)	2,100	2,000	4,100
Soap (100 x 22)	2,200	200	2,400
Soft Drinks (8 x 550)	4,400	2,000	6,400
Chanachur, Chips, Egg, Salt, Ice-cream etc	10,300	20,300	30,600
Rice (5 x 1600)	0	8,000	8,000
Fridge	30,000	0	30,000
Pulse (1)	0	4,500	4,500
Sugar (1)	0	3,000	3,000
Oil	0	10,000	10,000
Total	49,000	50,000	99,000

Source of Finance



- Entrepreneur's Contribution 49,000
- Investor's Investment 50,000
- Total 99,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Grocery Item	2,975	89,250	1,071,000	1,124,550
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450
Less. Fixed Expense				
Rent		400	4,800	4,800
Electricity Bill		500	6,000	7,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		600	7,200	8,000
Entertainment		200	2,400	3,000
Non Cash Item				
Depreciation		500	6,000	6,000
Total Fixed Cost		7,600	91,200	94,300
Net Profit (E) [C-D]		8,150	97,800	104,150
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	97,800	104,150
1.3	Depreciation (Non cash item)	6,000	6,000
1.4	Opening Balance of Cash Surplus		73,800
	Total Cash Inflow	153,800	183,950
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	73,800	153,950

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

Pictures



QATAR AIRWAYS

Potato Chips

WILTON

Good

WATER

Water

Water



QATAR AIRWAYS

Bangla Tissue

Nutrition Value

515



Various bags of snacks hanging from the ceiling, including brands like 'Biscuits' and 'Crisps'.

More bags of snacks hanging from the ceiling, including brands like 'Crisps' and 'Biscuits'.

QATAR AIRWAYS

Various jars and containers on a table, including one with 'Eggs' and another with 'Candy'.



FAMILY PICTURE

