

Proposed NU Business Name: **SAMIR COSMATICK AND TELICOM STORE**



Project identification and prepared by: Md: Nurul Islam , Kaliakair
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SULTAN AHMED
Age	:	28/02/1983 (34Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	3 Brothers and 1 sister.
Address	:	Vill: Botmill P.O: Shopfpur P.S: Kaliakair, 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	:	SOMABAN BEGUM
(iii) Father's name	:	MD: AB:HAMID SIKDER
(iv) GB member's info	:	Branch: Mouchak, kaliakair , Centre # 09 (Female), Member ID: 4661/2, Group No: 07 Member since: 20/01/2010 (07 Years) First loan: BDT 20,000 /- Last loan : 20,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 16,920
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	14 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes (house rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01951-411311
Family's Contact No.	:	01755593106
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOMABAN BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SAMIR COSMATICK AND TELICOM STORE
Location	:	Botmill Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 11 ft= 110 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, sop, oil etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪ Existing no employee. ▪The shop is wonerd. ▪Collects goods from Company. ▪Agreed grace period is 3 months.

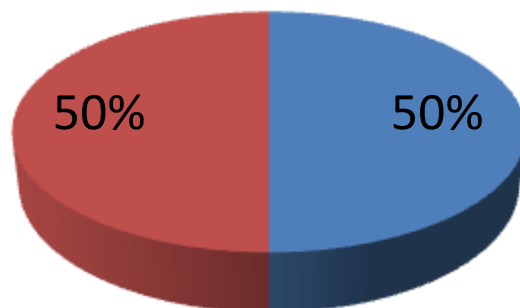
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sop,oil,losan,cosmaticks , etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Sop,oil,losan,cosmaticks , etc	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		300	3,600
Mobile Bill		200	2,400
Entertainment		100	1,200
Salary		0	0
Salary (self)		5,000	60,000
Genator		300	3,600
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D)		5,800	69,600

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Sop	36	28	1,008	50	1,400	2,408
Cosmatick	38	80	3,040	60	4,800	7,840
Fashwash	36	45	1,620	50	2,250	3,870
Oil	10	110	1,100	20	2,200	3,300
Losan	13	80	1,040	0	0	1,040
Saving crime	24	45	1,080	50	2,250	3,330
Bodyspary	14	185	2,590	40	7,400	9,990
Grick id	49	85	4,165	50	4,250	8,415
loade	0		10,000	0	10,000	20,000
Others			24,357	0	15,450	39,807
Total			50,000		50,000	100,000

Source of Finance



- Entrepreneur's contibution 50,000
- Investor's Investment 50,000
- Total 1,00,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Sop,oil,losan,cosmaticks , etc	2,500	75,000	900,000	945,000
Total Sales (A)	2,500	75,000	900,000	945,000
Less. Variable Expense				
Sop,oil,losan,cosmaticks , etc	2,000	60000	720000	756000
Total variable Expense (B)	2,000	60,000	720,000	756,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000
Less. Fixed Expense				
Electricity Bill		300	3,600	3,600
Transportation		300	3,600	3,600
Mobile Bill		200	2,400	2,400
Entertainment		100	1,200	1,200
Salary (self)		5,000	60,000	60,000
Genator		300	3,600	3,600
Total Fixed Cost		6,200	74,400	74,400
Net Profit (E) [C-D)		8,800	105,600	114,600
Investment Payback			30,000	30,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	105,600	114,600
1.3	Depreciation (Non cash item)	3,600	3,600
1.4	Opening Balance of Cash Surplus		79,200
	Total Cash Inflow	159,200	197,400
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	79,200	167,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Botmil Bazar
,Kliakoir,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

কাপড়কে করে তোলে
নতুনের মতো সাদা



থাকুন উজ্জ্বল, সবসময়

সামির টেলিকমএন্ড কমমেটিকস



এন্ড কসমেটিক্স সেটার

কিনা হয়
অ্যাডভেঞ্চার ও



1GB

2GB

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FAMILY PICTURE

