

Proposed NU Business Name: **SAMAD STORE**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUS SAMAD
Age	:	15-08-1987(30 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	2 Doughter's & 1 Son
No. of siblings:	:	4 Brother's & 3 Sister
Address	:	Vill: Dhariyal P.O: Ghatail P.S: Ghatail i 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	:	MRS. MALEKA BEGUM
(iii) Father's name	:	MD. MOYEN UDDIN
(iv) GB member's info	:	Branch: Ghatail, Centre # 61 (Female), Member ID: 4032, Group No: 04 Member since: 03-12-1987(30Years) First loan: BDT 2000 Taka.
Further Information:		Existing loan: 300000, Outstanding loan: 9400 Taka
(v) Who pays GB loan installment	:	Brother
(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.)	:	None
Business Experiences and Training Info	:	Twelve years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-538218
Family's Contact No.	:	01716-514003
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MRS. MALEKA BEGUM Joined Grameen Bank Since 30 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

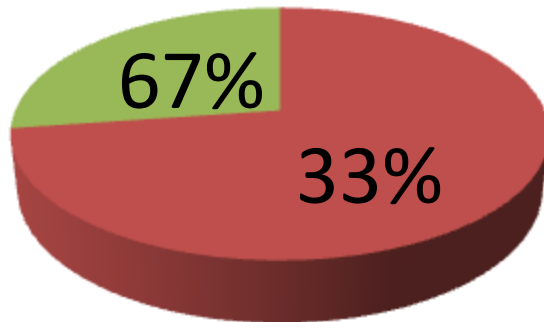
Business Name	:	SAMAD STORE
Location	:	Ghatail Bazar, Ghatail,Tangail.
Total Investment in BDT	:	BDT 300,000
Financing	:	Self BDT 200,000(from existing business) 67% Required Investment BDT 100,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12 ft x 30 ft= 360 Square ft
Security of the shop	:	100000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Chal, Dal, Piyaj, roshun,Alu,Moshla,Ada, etc. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The shop is Rented ▪Collects goods from Tangail. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chal, Dal, Piyaj, roshun,Alu,Moshla,Ada, etc.	8,000	240,000	2880000
	0	0	0
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense			
Chal, Dal, Piyaj, roshun,Alu,Moshla,Ada, etc.	7,200	216,000	2592000
	0	0	0
Total variable Expense (B)	800	24,000	288000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		4000	48,000
Electricity Bill		500	6,000
Mobile Bill		250	3,000
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		5000	60,000
Entertainment		200	2,400
Generator		200	2,400
Total fixed Cost (D)		15,250	183,000
Net Profit (E) [C-D]		8,750	105,000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
chal	10	2,000	20,000	50	2000	100000	120,000
dal	10	5,000	50,000	0	0	0	50,000
moshla	2	8000	16,000	0	0	0	16,000
roshun	1	5000	5,000	0	0	0	5,000
ada	1	2000	2,000	0	0	0	2,000
Alu	4	800	3,200	0	0	0	3,200
Piyaj	2	1000	2,000	0	0	0	2,000
Salt	1	1800	1,800	0	0	0	1,800
Security	1	100000	100,000	0	0	0	100,000
			0		0		0
Total	32	125600	200,000	50	2000	100000	300,000

Source of Finance



Entrepreneur
Investment:200,000
Investor Investment:100,000
Total Investment:300,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Chal, Dal, Piyaj, roshun,Alu,Moshla,Ada, etc.	10000	300000	3600000	3780000	3969000
	0	0	0	0	0
Total Sales (A)	10000	300000	3600000	3780000	3969000
Less. Variable Expense		0	0	0	0
Chal, Dal, Piyaj, roshun,Alu,Moshla,Ada, etc.	9000	270000	3240000	3402000	3572100
		0	0	0	0
		0	0	0	0
Total variable Expense (B)	9000	270000	3240000	3402000	3572100
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Food		4000	48000	50400	52920
Electricity Bill		500	6000	6300	6615
Mobile Bill		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Transportation		5000	60000	63000	66150
Entertainment		250	3000	3150	3307.5
Generator		200	2400	2520	2646
Gurd		100	1200	1260	1323
Depriciation		0	0	0	0
Total Fixed Cost		15350	184200	193410	203080.5
Net Profit (E) [C-D]		14650	175800	184590	193819.5
Investment Payback			40000	40000	40000

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

<i>Sl #</i>	<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	175800	184590	193819.5
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		135800	280390
	Total Cash Inflow		278400	474210
2	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3	Net Cash Surplus	135800	280390	434210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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





GREEN HOCHET
Kishore Chakrabarti

MAHESH
SUGAR

FRESH
SUGAR
NET WEIGHT 50 KG
PRODUCT OF BANGLADESH
United Sugar Mills Limited
A Unit of Megha Group of Industries
Megha Chat, Bakerganj
Narayanganj, Bangladesh
Tel: 88-42-2222

মির্জা
আলী ডান মি
সি





MEGA WITH DIGITAL SCALE WATER POWER TOOLS ON

আফতাব জেয়ার জেয়ার-২ ফিড

আফতাব জেয়ার

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১-চালা



02 FEBRUARY

01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

MEGA

আসফতাব জেয়ার জেয়ার-২ সিকি

আসফতাব জেয়ার জেয়ার-২ সিকি

আসফতাব জেয়ার জেয়ার-২ সিকি

আসফতাব জেয়ার জেয়ার-২ সিকি

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আসফতাব জেয়ার জেয়ার-২ সিকি



স্বাগতম
১০৮৬-২০৮৩

SHAGHAN
FR

ফিড-২
জি
লিমিটেড

ফিড-২
জি
লিমিটেড

খাদ্য বিশ্লেষণ		
ক্র.সং.	বিভাগ	একক
১	শর্করা	১০০
২	প্রোটিন	১০০
৩	চর্বি	১০০
৪	ফাইবার	১০০
৫	অন্যান্য	১০০



GRAVEEN ROCKET

गणेश & सागर



गणेश & सागर





MEGA
The World's Best
Super Machine

MEGA
KADLER

১৫৫ পাঁজাম আঁতপ মাল

FAMILY PICTURE

