

Proposed NU Business Name: **SELIM STORE**



Project identification and prepared by: Aowlad Hossain ,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | Sahidul islam selim |
| Age | : | 01-00-1990 (27 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Unmarried |
| Children | : | NIL |
| No. of siblings: | : | 03 Brothers 03 Sisters |
| Address | : | Vill: Betagaon ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadare ; Dist: Feni |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | ZOMILA KHATUN |
| (iii) Father's name | : | MD. ABDUL HAQUE |
| (iv) GB member's info | : | Branch: , Kuthir Hatt, Sonagazi Centre # 10 (male), Member ID: 4202, Group No: 04 Member since: 03-05-2000 to 21-02-2012 (08 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 50,000 Outstanding loan: Nil |
| (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 | : | 20 years experience in running business. 12 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01838-169747 |
| Family's Contact No. | : | 01812-870410 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ZOMILA KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | SELIM STORE |
| Location | : | East Chandola, Master er Dokan, Feni |
| Total Investment in BDT | : | BDT 119,000/- |
| Financing | : | Self BDT 69,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 20 ft x 12 ft= 240 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Stationary, Cosmetics, Biscuit, Soft drinks etc▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

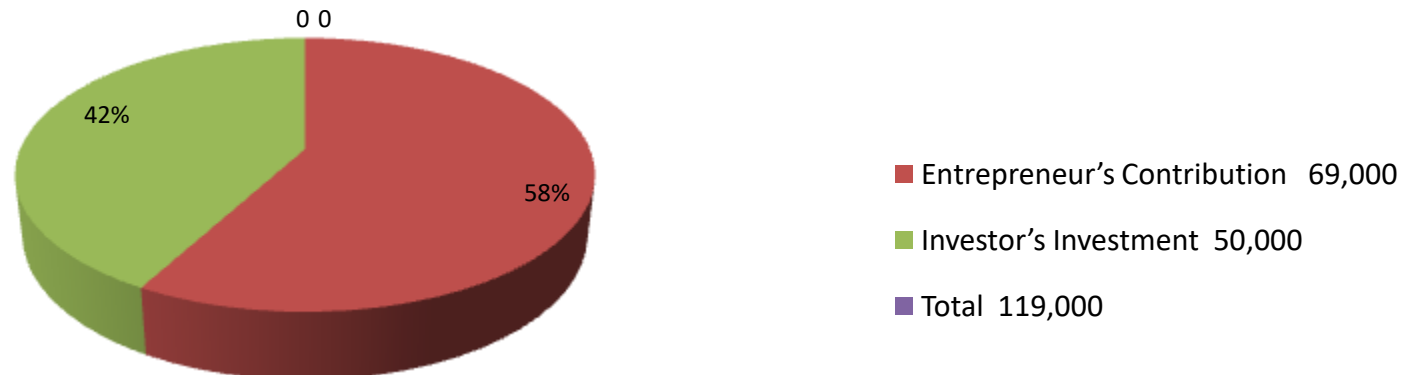
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|-------------------------------------------------|--------------|---------------|----------------|
| Revenue(Sales) | | | |
| Stationary, Cosmetics, Biscuit, Soft drinks etc | 2,000 | 60,000 | 720,000 |
| Total Sales (A) | 2,000 | 60,000 | 720,000 |
| Less Variable Expense | | | |
| Stationary, Cosmetics, Biscuit, Soft drinks etc | 1,700 | 51,000 | 612,000 |
| Total variable Expense (B) | 1,700 | 51,000 | 612,000 |
| Contribution Margin (CM) [C=(A-B)] | 300 | 9,000 | 108,000 |
| Less Variable Expense | | | |
| Rent | | 1,200 | 14,400 |
| Electricity bill | | 500 | 6000 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | 300 | 3600 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 7,800 | 93,600 |
| Net Profit (E)= [C-D] | | 1,200 | 14,400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|-----------|------------|---------------|----------|------------|---------------|----------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Biscuits | 10 | 350 | 3,500 | 20 | 350 | 7,000 | 10,500 |
| Soft Drink | 10 | 650 | 6,500 | 20 | 650 | 13,000 | 19,500 |
| Juice | 5 | 750 | 3,750 | 10 | 750 | 7,500 | 11,250 |
| Mosquito coile | 10 | 50 | 500 | 100 | 50 | 5,000 | 5,500 |
| Chanachur | 7 | 100 | 700 | 0 | 0 | 0 | 700 |
| Stationary | 0 | 0 | 5,000 | 0 | 0 | 8,500 | 13,500 |
| Electric Balb | 20 | 200 | 4,000 | 0 | 0 | 0 | 4,000 |
| Condense milk | 10 | 50 | 500 | 0 | 0 | 0 | 500 |
| Others | 0 | 0 | 14,550 | 0 | 0 | 9,000 | 23,550 |
| security | 1 | 0 | 30,000 | 0 | 0 | 0 | 30,000 |
| Total | 48 | | 69,000 | 0 | 0 | 50,000 | 119,000 |

Source of Finance



Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|-------------------------------------------------|------------|---------------|----------------|----------------|-----------------|
| Revenue(Sales) | | | | | |
| Stationary, Cosmetics, Biscuit, Soft drinks etc | 2,500 | 75,000 | 900,000 | 945,000 | 992,250 |
| Total Sales (A) | 2,500 | 75,000 | 900,000 | 945,000 | 992,250 |
| Less Variable Expense | | | | | |
| Stationary, Cosmetics, Biscuit, Soft drinks etc | 2,125 | 63,750 | 765,000 | 803,250 | 843412.5 |
| Total variable Expense (B) | 2,125 | 63,750 | 765,000 | 803,250 | 843412.5 |
| Contribution Margin (CM) [C=(A-B) | 375 | 11,250 | 135,000 | 141,750 | 148837.5 |
| Less Variable Expense | | | | | |
| | | 1,200 | 14,400 | 14,400 | 14,400 |
| Electricity bill | | 800 | 9600 | 10,000 | 10,400 |
| Transportation | | 900 | 10,800 | 11,200 | 11,500 |
| Salary (self) | | 5000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | 300 | 3600 | 3,600 | 3,600 |
| Mobile bill | | 400 | 4800 | 5,000 | 5,300 |
| Total fixed cost (D) | | 8,600 | 103,200 | 104,200 | 105,200 |
| Net Profit (E)= [C-D] | | 2,650 | 31,800 | 37,550 | 43,638 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---------------------------------------------------|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 31,800 | 37,550 | 43,638 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 11,800 | 29,350 |
| | Total Cash Inflow | 81,800 | 49,350 | 72,988 |
| 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) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 11,800 | 29,350 | 52,988 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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













FAMILY PICTURE

