

Proposed NU Business Name: **SIDDIK GENERAL STORE**



Project identification and prepared by: Md. Aatur Rahman ,  
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Project verified by: Md. Kazem Uddin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. EDRIS ALI</b>
Age	:	01-05-1989( 28 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: North Khaikor ; P.O: National University ;P.S: Gazipur Shadar ;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	:	<b>AMBIA KHATUN</b>
(iii) Father's name	:	<b>MD. SOBHAN MIA</b>
(iv) GB member's info	:	Branch: Ghasa , Centre # 31 (Female), Member ID: 4068 , Group No: 08 Member since: 12-07-1995 ( 22 Years) First loan: BDT 4,000/- Last Loan : 100,000 Outstanding loan: 80200
Further Information:		
(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	:	15 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01686711030
Family's Contact No.	:	01980338372
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMBIA KHATUN** joined Grameen Bank since 22 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SIDDIK GENERAL STORE</b>
Location	:	Bord bazzar , Gazipur
Total Investment in BDT	:	BDT 5,60,000/-
Financing	:	Self BDT 4,80,000/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	4,00,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Rice,pulses,Suger,Sult,Soap,Oil, Cosmatic Item, Tea-pan etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent .</li><li>▪Collects goods from Bord bazzar,Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

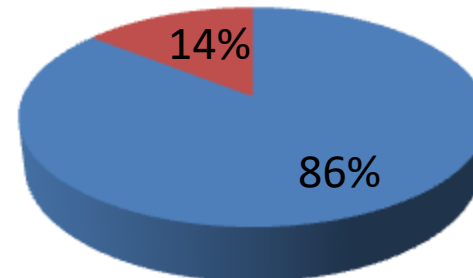
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery	3500	105000	1260000
	0	0	0
<b>Total Sales (A)</b>	3500	105000	1260000
<b>Less Variable Expense</b>			
Grocery	2800	84000	1008000
<b>Total variable Expense (B)</b>	2,800	84000	1008000
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21000	252000
<b>Less Variable Expense</b>			
Rent		5,000	60000
Electricity bill		300	3600
Transportation		800	9600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		100	1200
Generator		100	1200
Bank charge		0	0
Mobile bill		150	1800
<b>Total fixed cost (D)</b>		11,600	139200
<b>Net Profit (E)= [C-D]</b>		9,400	112800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice,	10	2500	25,000	20	2,500	50,000	75,000
Pulses	1	3000	3,000	0	2,500	0	3,000
Suger	1	2500	2,500	0	1,300	0	2,500
Sult,	4	830	3,320	0	37,000	0	3,320
Soap,	155	35	5,425	0	25,000	0	5,425
Oil,	1	5250	5,250	50	90	4,500	9,750
Cosmatic Item,	1	3000	3,000	1	20,000	20,000	23,000
Tea-pan	1	5000	5,000	0	4,300	0	5,000
	0	0	0	0	0	0	0
	1	0	0	0	0	0	0
	0	0	0	0	0	0	0
Security	1	400000	400,000	0	0	0	400,000
Others	1	27505	27,505	1	5500	5,500	33,005
<b>Total</b>	<b>177</b>	<b>0</b>	<b>480,000</b>	<b>72</b>	<b>0</b>	<b>80,000</b>	<b>560,000</b>

## Source of Finance

- Entrepreneur Contribution=480000
- Investors Investment=80000
- Total=560000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Grocery	4500	135000	1620000	1701000	1786050
		0	0	0	0
<b>Total Sales (A)</b>	4500	135000	1620000	1701000	1786050
<b>Less Variable Expense</b>			0		
Grocery	3600	108000	1296000	1360800	1428840
Grocery			0		
<b>Total variable Expense (B)</b>	3,600	108000	1296000	1360800	1428840
<b>Contribution Margin (CM) [C=(A-B)</b>	900	27000	324000	340200	357210
<b>Less Variable Expense</b>			0		
Rent		5,000	36000	36,000	36000
Electricity bill		300	3600	4100	4600
Transportation		1,000	12000	12,500	13000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
<b>Total fixed cost (D)</b>		11,900	122,600	118,700	119800
<b>Net Profit (E)= [C-D]</b>		15100	181200	221,500	237410
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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	80,000		
1.2	Net Profit	181200	221,500	237410
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149,200	338700
	<b>Total Cash Inflow</b>	261200	370700	576110
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	149,200	338700	544110

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1 others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



















