

Proposed NU Business Name: **SIYAM STORE**



Project identification and prepared by: Md. Moshir Rahman
Sonagazi.

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | ARIF HOSSAIN |
| Age | : | 10-10-1985 (32Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 2 Brothers, 2 Sisters |
| Address | : | Vill: Charaitkandi P.O: Sonagazi P.S: Sonagazi 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 | : | ALEYA AKTER |
| (iii) Father's name | : | BELAYET HOSSAIN |
| (iv) GB member's info | : | Branch :Charaitkandi ,Sonagazi Centre 44 (Female), Member ID: 7639/1, Group No: 06 Member since: 22-06-2012 (5years) First loan: BDT 5000 |
| Further Information: | | Existing loan: BDT 20000, Outstanding Loan: 15600 |
| (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.) | : | Yes |
| Business Experiences and Training Info | : | 10 years experience in running business.03 Years in own business He has no training. |
| Other Own/Family Sources of Income | : | Shop |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01840920190 |
| Family's Contact No. | : | 01874938074 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEYA AKTER joined Grameen Bank since 5 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

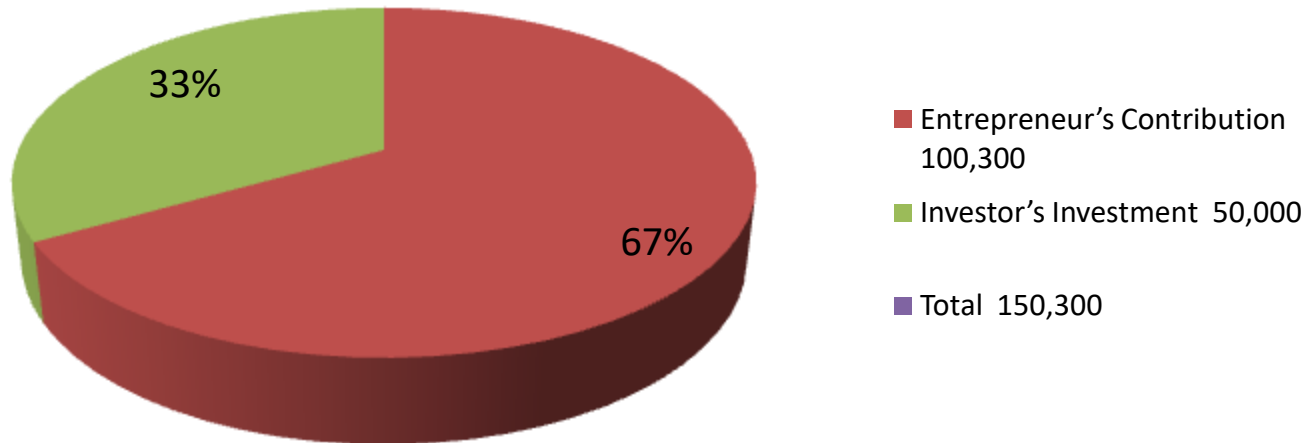
Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | SIYAM STORE |
| Location | : | Mongazi bazar |
| Total Investment in BDT | : | BDT 150,300/- |
| Financing | : | Self BDT 100300/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33% |
| 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 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Grossary item e.t.c▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop rented.▪Collects goods from Local Feni.▪Agreed grace period is 3 months. |

| Existing | | | |
|-----------------------------------|-------|---------|---------|
| Particular | Daily | Monthly | Yearly |
| Revnuue (Sale) | | | |
| Grocery Item | 3800 | 114000 | 1368000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 3800 | 114000 | 1368000 |
| Less Variable Expense (B) | | | 0 |
| Grocery Item | 3230 | 96900 | 1162800 |
| Total Variable Expense | 3230 | 96900 | 1162800 |
| Contributon Margin (CM) [C=(A-B)] | 570 | 17100 | 205200 |
| Less Fixed Expense | | | |
| Rent | | 1500 | 18000 |
| Electric Bill | | 1000 | 12000 |
| Transportaion | | 1,000 | 12000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 3000 | 36000 |
| Entertainment | | 200 | 2400 |
| Guard | | 150 | 1800 |
| Generator | | 200 | 2400 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 12350 | 148200 |
| Net Profit (E)= [C-D] | | 4750 | 57000 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Grocery Item | | | 100,300 | | | 50,000 | 150,300 |
| | | | | | | 0 | |
| | 0 | 0 | 100,300 | 0 | 0 | 50,000 | 150,300 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Grocery Item | 4300 | 129000 | 1548000 | 1625400 | 1706670 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 4300 | 129000 | 1548000 | 1625400 | 1706670 |
| Less Variable Expense (B) | | | | | |
| Grocery Item | 3655 | 109650 | 1315800 | 1381590 | 1450670 |
| Total Variable Expense | 3655 | 109650 | 1315800 | 1381590 | 1450670 |
| Contributon Margin (CM) [C=(A-B)] | 645 | 19350 | 232200 | 243810 | 256001 |
| Less Fixed Expense | | | | | |
| Rent | | 1500 | 18000 | 18000 | 18000 |
| Electric Bill | | 1000 | 12000 | 12300 | 12600 |
| Transportaion | | 1,000 | 12000 | 12600 | 13230 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 3000 | 36000 | 36000 | 36000 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Gard | | 150 | 1800 | 1800 | 1800 |
| Generator | | 200 | 2400 | 2400 | 2400 |
| Mobil Bill | | 300 | 3600 | 3700 | 3800 |
| Total Fixed Cost (D) | | 12350 | 145800 | 146800 | 147830 |
| Net Profit (E)= [C-D] | | 7000 | 84000 | 88200 | 92610 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 84,000 | 88200 | 92610 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 64000 | 132200 |
| | Total Cash Inflow | 134,000 | 152,200 | 224,810 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 64,000 | 132,200 | 204,810 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: 0 Others: 1
Experience & Skill : 10 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







Man standing in the store aisle.

रवि रिजार्ख
इंटरनेट काफ़ल

| आइटम | इकाई | कीमत |
|------|-----------|------|
| 100 | 2 लिटर | 100 |
| 101 | 800 ग्राम | 100 |
| 102 | 400 ग्राम | 100 |
| 103 | 8 लिटर | 100 |
| 104 | 2 लिटर | 100 |
| 105 | 2 लिटर | 100 |
| 106 | 800 ग्राम | 100 |
| 107 | 400 ग्राम | 100 |
| 108 | 8 लिटर | 100 |
| 109 | 2-8 लिटर | 100 |
| 110 | 2 लिटर | 100 |
| 111 | 2-8 लिटर | 100 |
| 112 | 0-8 लिटर | 100 |
| 113 | 4 लिटर | 100 |
| 114 | 2 लिटर | 100 |

Small pink notice or advertisement on the refrigerator door.



রবি
ইতিহাস

| | |
|----|----|
| ১০ | ১০ |
| ১১ | ১১ |
| ১২ | ১২ |
| ১৩ | ১৩ |
| ১৪ | ১৪ |
| ১৫ | ১৫ |
| ১৬ | ১৬ |
| ১৭ | ১৭ |
| ১৮ | ১৮ |
| ১৯ | ১৯ |
| ২০ | ২০ |
| ২১ | ২১ |
| ২২ | ২২ |
| ২৩ | ২৩ |
| ২৪ | ২৪ |
| ২৫ | ২৫ |
| ২৬ | ২৬ |
| ২৭ | ২৭ |
| ২৮ | ২৮ |
| ২৯ | ২৯ |
| ৩০ | ৩০ |
| ৩১ | ৩১ |

স্বাস্থ্যকর খাবার

স্বাস্থ্যকর খাবার খাওয়া আমাদের জীবনকে সুস্থ করে রাখে। এতে আমাদের শক্তি বাড়ে এবং রোগের ঝুঁকি কমে যায়। স্বাস্থ্যকর খাবার খাওয়ার জন্য আমরা প্রতিদিনই স্বাস্থ্যকর খাবার খাওয়া শুরু করতে পারি।

স্বাস্থ্যকর খাবার খাওয়ার জন্য আমরা প্রতিদিনই স্বাস্থ্যকর খাবার খাওয়া শুরু করতে পারি।

FAMILY PICTURE

