

Proposed NU Business Name: SAMRAT VERIETES STORE

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI ZAKIR HOSSAIN
Age	:	23-06-1982 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	02 Brothers 05 Sister
Address	:	Vill: Pathankanda, P.O: bardhanpara, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAHRIA KHANAM
(iii) Father's name	:	KAZI ABUL HOSSAIN
(iv) GB member's info	:	Branch: Komorgonj, Centre # 64 (Female), Member ID: 8225, Group No: 13 Member since: 01/01/2010 First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT:5430/-
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01956-692232
Mother's Contact No.	:	01884-302554
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHRIA KHANAM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

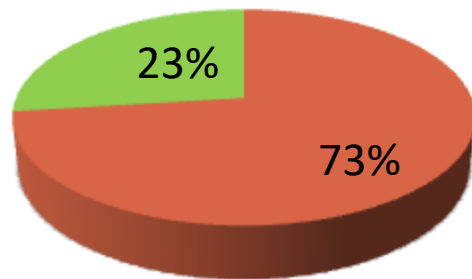
Business Name	:	SAMRAT VERIETES STORE
Location	:	Komorgonj bus stad, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,02,000/-
Financing	:	Self BDT 2,22,000(from existing business) 27% Required Investment BDT 80,000(as equity) 73 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice,SugerSoyabin, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Bandura.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Leather	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Leather	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		400	4800
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		0	0
Generator		0	0
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		6600	79200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	05	3,000	15,000				15,000
Daul	01	5,000	5,000				5,000
Atta	03	1,400	4,200				4,200
Soyabin	02	19,000					38,000
Biscuit	20	1,000	20,000				20,000
Detergent	10	2,000	20,000				20,000
Cold Drinks	10	3,000	30,000				30,000
Cosmetics			20,000			10,000	30,000
Gas Cilinder	20	2500	50,000	20	2,500	50,000	1,00,000
Others		19,800	19,800				19,800
Total			2,22,000			80,000	3,02,000

0% Source of Finance



- Entrepreneur's Contribution's :- 2,22,000
- Investor Investment's :- 80,000
- Total :- 3,02,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Leather	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Leather	3825	114750	1377000	1445850	1518143
Total Variable Expense	3825	114750	1377000	1445850	1518143
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		0	0	0	0
Entertainment		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7800	93600	292000	2668400
Net Profit (E)= [C-D]		12450	149400	156870	164714
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	149,400	156870	164713.5
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		117400	242270
	Total Cash Inflow	229,400	274,270	406,984
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	117,400	242,270	374,984

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; Komorgonj bus stand,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

সম্রাট ডারাইটিস্ স্টোর

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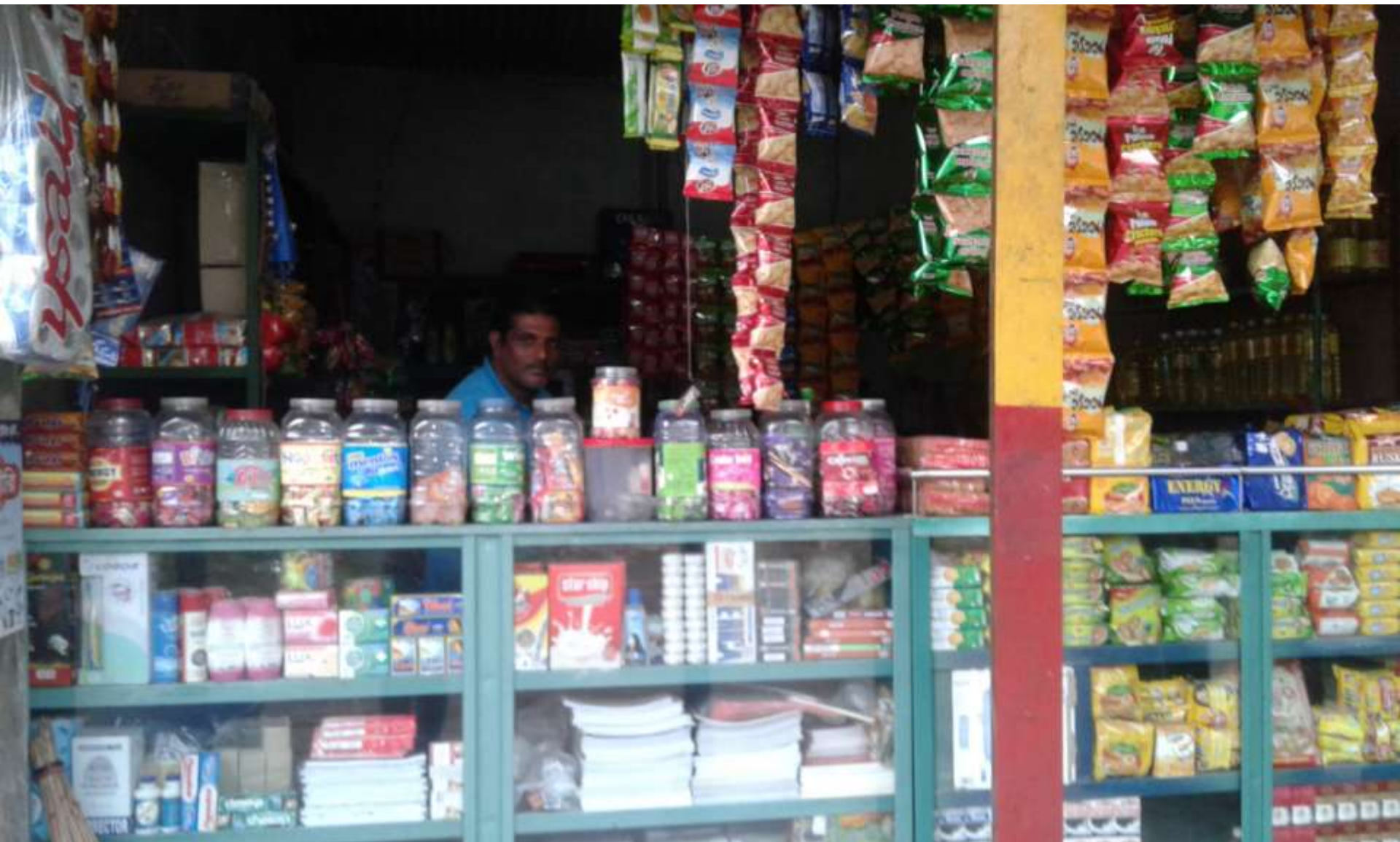
















FAMILY PICTURE

