Sakib Varieties Store



Project by-Md. Mahabubur Rashid Chowdhuey

Identified By - Md. Shakil Ahmed Verified by- Md. Ruhul Amin

Madhobpur Unit Area 4 GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Md. Mahabubur Rashid Chowdhury
Age	:	05 Mar -1984 (33 Years)
Marital status	:	Married
Children	:	01 Son 02 Daughters
No. of siblings:	:	04 Brothers 03 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father Hosne Ara Rashid Chowdhory Md. Abdur Rashid Chowdhory Branch: Jogodishpor .Centre : 37/m Group no: 03 Loanee no. 3452/1 Member since: 2007 First Ioan:5,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	:	Existing loan: 15,000 Outstanding: 13,000 NU's Brother N/A N/A N/A
Education	:	Class Ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

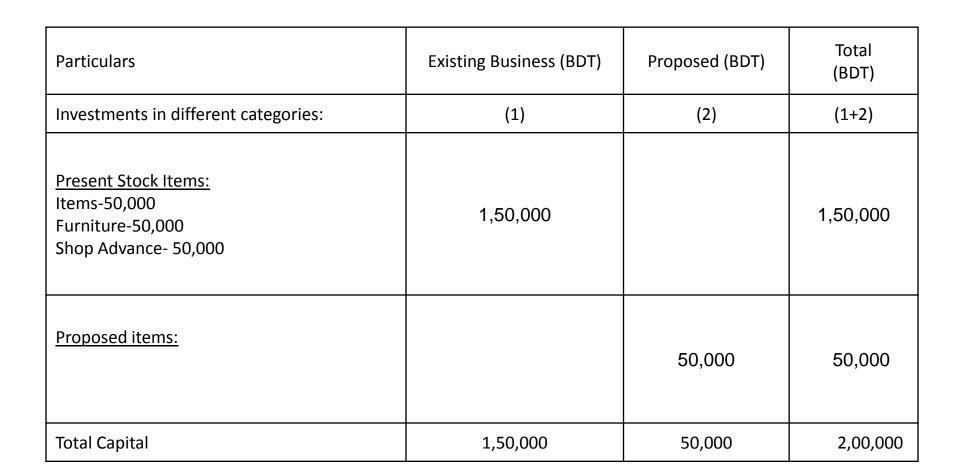
Present Occupation	:	Confectionary Business
Initial Investment	:	50,000
Trade License		69 (2017-2018)
Business Experience And Training Info	:	10 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01720675750
NU Project Source/Reference	:	GT- Madhobpur Unit



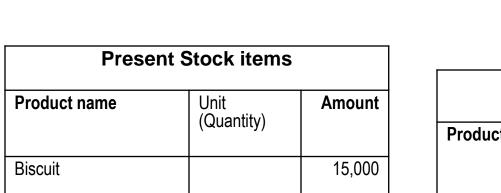
NU's Mother has been a member of Grameen Bank since 2007-2017 (10 years). At first She took 5,000 taka from GB. GB Borrower invested GB Loan in business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sakib Varieties Store
Address/ Location	:	Jagodispur Tamonia Bazar, Madhobpur, Hobigonj
Total Investment in BDT	:	2,00,000
Financing	:	Self BDT- 1,50,000 /-(from existing business) 75% Required Investment BDT-50,000 /-(as equity) 25%
Present salary/drawings from business (estimates)	•	7000
Proposed Salary		7000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	20% 20% 1 month



PRESENT & PROPOSED INVESTMENT BREAKDOWN



PRESENT & PROPOSED INVESTMENT BREAKDOWN

Biscuit	15,000
Cold Drinks	10,000
Cosmetics	12,000
Stationary Item	8,000
Others	5,000
Total Present Stock	50,000

Propos	ed items	
Product Name	Unit (Quantity)	Amount
Cold Drinks		20,000
Cosmetics		15,000
Biscuit		10,000
Stationary Item		5,000
Total Proposed items		50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Daily	Existing Busines Monthly	Yearly
Sales (A)	3,000	90,000	10,80,000
Less: Cost of sales (B)	2,400	72,000	8,64,000
Profit (C) [C=(A-B)]	600	18,000	2,16,000
Less: Operating Costs			
Electricity bill		500	6,000
Night guard bill		300	3,600
Shop Rent		2,000	24,000
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (0)			
Others (fees, Entertainment, TL renewal)		500	6,000
Non Cash Item:			
Depreciation Expenses(50,000)*10%		417	5,000
Total Operating Cost (F)		11,017	1,32,204
Net Profit (E-F):		6,983	83,796

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (B	DT)		Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	3,500	1,05,000	12,60,000	4,000	1,20,000	14,40,000	
Less: Cost of Sale (B)	2,800	84,000	10,08,000	3,200	96,000	11,52,000	
Profit (A-B)=(C)	700	21,000	2,52,000	800	24,000	2,88,000	
Less: Operating Costs							
Electricity bill		550	6,600		600	7,200	
Night guard bill		300	3,600		350	4,200	
Shop Rent		2,000	24,000		2,000	24,000	
Mobile bill		350	4,200		400	4,800	
Present salary/Drawings- self		7,000	84,000		7,000	84,000	
Others (fees, Entertainment, TL renewal)		550	6,600		600	7,200	
Non Cash Item:							
Depreciation Expenses(50,000*10%)		417	5,000		417	5,000	
Total Operating Cost		11,167	1,34,004		11,367	1,36,404	
Net Profit (C-D) = (E)		9,833	1,17,996		12,633	1,51,596	
GT payback			30,000			30,000	
Retained Income:			87,996			1,21,596	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,17,996	1,51,596
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus		92,996
	Total Cash Inflow	1,72,996	2,49,592
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	92,996	2,19,592

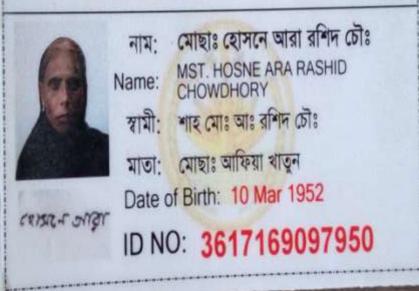
SWOT ANALYSIS

 Screening Skilled and experienced Relationship with GB Good communicational Skill Well known businessman 	WEAKNESS • Less Stock
OPPORTUNITIE Employment opportunity Expansion of business 	THREATS Competitors Theft





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ভাড়াটিয়ানামা চুক্তিপত্র

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