SIAM STORE



Project identification and prepared by: Nurul Amin, Bashon Unit, Dhaka Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD HARUNUR RASHID			
Age	:	01-01-1989 (26 Years)			
Education, till to date	:	Class Eight			
Marital status	:	Married			
Children	:	1 Son			
No. of siblings:	:	1 Brothers			
Address	:	Vill: Lakshmipura P.O: Gazipur P.S: Gazipur Sadar Dist: Gazipur			
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 KOMOL A KHATUN ABDUL MANNAN Branch: Bashon Gazipur, Centre # 86 (Female), Member ID: 9315/2, Group No: 08 Member since: 01-03-2002 (13 Years) First loan: BDT 10,000.			
Further Information: (v) Who pays GB loan installment		Existing Loan: BDT 15,000 Outstanding loan: BDT 13,050 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	:	Four years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Parents income (Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-145126
Mother Contact No.	:	01918-811814
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

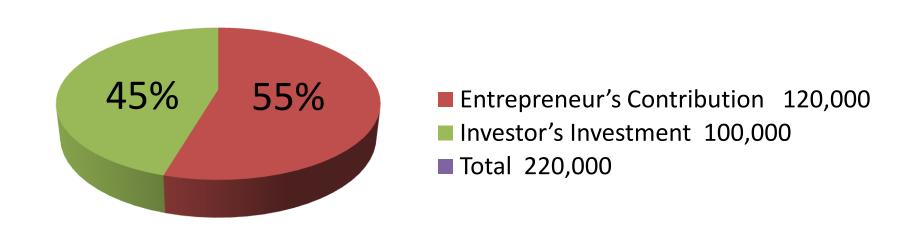
Kamola Khatun is a member of Grameen Bank since 13 years. At first she took 10,000 taka loan from Grameen Bank. Kamola Khatun gradually took loan from GB. Utilize first loan in a shop. She made a house.

Proposed Nobin Udyokta Business Info					
Business Name	:	SIAM STORE			
Location	:	Lakshmipura, Talukder pukur par, Gazipur			
Total Investment in BDT	:	2,20,000 taka			
Financing	:	Self BDT 1,20,000 (from existing business) 55% Required Investment BDT 1,00,000 (as equity) 45%			
Present salary/drawings from business (estimates)	:	6,500 Taka			
Proposed Salary	•	7,000 Taka			
Implementation	••	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, SIM Card, Mobile charger etc. Provide Flexi-load service. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Dhopajani, Joydebpur. Agreed grace period is 4 months. 			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft					
drinks, Noodles, Cosmetics, SIM Card and Mobile Charger etc	3,000	90,000	1,080,000		
Flexi-Load (4,000/1,000) x 27	108	3,240	38,880		
Total Sales (A)	3,108	93,240	1,118,880		
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft					
drinks, Noodles, Cosmetics, SIM Card and Mobile Charger etc	2,550	76,500	918,000		
Total variable Expense (B)	2,550	76,500	918,000		
Contribution Margin (CM) [C=(A-B)	558	16,740	200,880		
Less. Fixed Expense					
Rent		1,000	12,000		
Electricity Bill		400	4,800		
Generator Bill		100	1,200		
Mobile Bill		300	3,600		
Transportation		500	6,000		
Salary (self)		6,500	78,000		
Entertainment		300	3,600		
Guard		100	1,200		
Total fixed Cost (D)		9,200	110,400		
Net Profit (E) [C-D)		7,540	90,480		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, SIM Card and Mobile Charger etc	75,000	1,00,000	1,75,000			
Flexi-Load	5,000	-	5,000			
Fridge	10,000	-	10,000			
Security	30,000	-	30,000			
Total	1,20,000	1,00,000	2,20,000			

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)		-			-
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips,					
Chanachur, Soft drinks, Noodles, Cosmetics,					
SIM Card and Mobile Charger etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Flexi-Load (4,000/1,000) x 27	108	3,240	38,880	40,824	42,865
Total Sales (A)	5,108	153,240	1,838,880	1,930,824	2,027,365
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips,					
Chanachur, Soft drinks, Noodles, Cosmetics,					
SIM Card and Mobile Charger etc	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)	858	25,740	308,880	324,324	340,540
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		400	4,800	5,200	5,800
Generator Bill		100	1,200	1,400	1,600
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		800	9,600	12,600	14,600
Salary (self)		7,000	84,000	84,000	84,000
Entertainment		300	3,600	4,000	4,500
Guard		100	1,200	1,500	1,800
Non Cash Item					
Depreciation		167	2,000	2,000	2,000
Total Fixed Cost		10,417	125,000	129,700	133,800
Net Profit (E) [C-D)		15,323	183,880	194,624	206,740
Investment Payback			40,000	40,000	40,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	183,880	194,624	206,740
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
	Opening Balance of Cash			
1.4	Surplus		145,880	302,504
	Total Cash Inflow	285,880	342,504	511,244
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	145,880	302,504	471,244

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 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

Local competitors;

Pictures









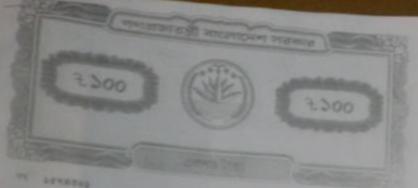












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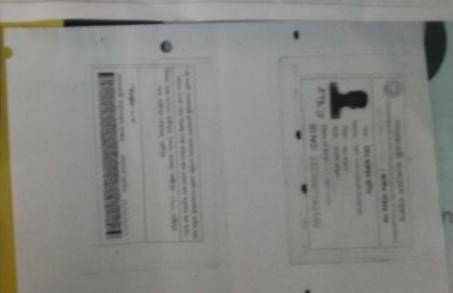
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FAMILY PICTURE

