

Proposed NU Business Name: **SANJIDA STORE**



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Project verified by Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOJUN MIA
Age	:	01-01-1984(33 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sisters
Address	:	Vill: Tanagra , P.O: Tanagra P.S: Sreepur, 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	:	SUFIYA
(iii) Father's name	:	SIDDIK
(iv) GB member's info	:	Branch: Tanagra, Sreepur, Centre # 07 (Female), Member ID: 1146, Group No: 01 Member since: 23/02/1999(18Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 12,730
(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	:	05 years experience in 05 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917-500970
Mother's Contact No.	:	01725-285841
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA joined Grameen Bank since 18 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SANJIDA STORE
Location	:	Tanagra bazaar ,Sreepur , Gazipur
Total Investment in BDT	:	BDT 1,75,000/-
Financing	:	Self BDT 1,15,000/-(from existing business) 62% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 20ft= 400square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,dal,sugar soap Juice ,Biscuit etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed. ▪The shop is owned. ▪Collects goods from Brome. ▪Agreed grace period is 3 months.

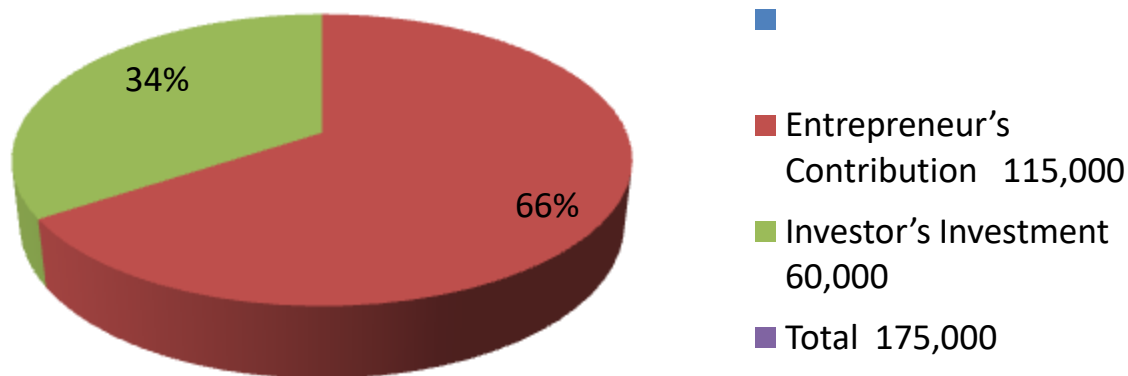
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oil,dal,suger, soap , Juice ,Biscuit etc	3,600	1,08,000	1,296,000
Total Sales (A)	3,600	1,08,000	1,296,000
Less. Variable Expense			
Rice,oil,dal,sugar soap , Juice ,Biscuit etc	3,060	91,800	1,101,600
Total variable Expense (B)	3,060	91,800	1,101,600
Contribution Margin (CM) [C=(A-B)]	5,40	16,200	1,94,400
Less. Fixed Expense			
Electricity bill		6,00	7,200
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		5,00	6,000
Guard		2,00	2,400
Mobile Bill		5,00	6,000
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		7,900	94,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	0	20,000	20,000
Soya bin (02 x17,000)	35,000	35,000	70,000
Dal (02 x5000)	10,000		10,000
Feed(5x200)	10,000	4,000	14,000
Biscuit	10,000	0	10,000
Cosmetic	30,000	0	30,000
Others	20,000	1,000	21,000
Total	1,15,000	60,000	1,75,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	6,000	1,80,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	1,80,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	5,100	1,53,000	1,836,000	1,927,800	1,362,690
Total variable Expense (B)	5,100	1,53,000	1,836,000	1,927,800	1,362,690
Contribution Margin (CM) [C=(A-B)]	9,00	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Electricity bill		1,000	12,000	12,500	13,000
Transportation		2,300	27,600	28,000	28,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		1,000	12,000	12,500	13,000
Guard		2,00	2,400	2,400	2,400
Mobile Bill		1,000	12,000	12,500	13,000
Total Fixed Cost		13.500	1.62.000	1.63.900	1.65.900

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	60,000		
1.2	Net Profit	1,62,000	1,76,300	1,91,310
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,25,270	2,77,570
	Total Cash Inflow	2,22,000	3,01,570	4,68,880
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	12,730		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	96,730	24,000	24,000
3	Net Cash Surplus	1,25,270	2,77,570	4,44,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



স্বীস মার্কা



লাবিকেল
তেল

ভাল চুলের গোপন কথা...



তিরীতা

বল তুল্লী সাবাত

সানজিদা ষ্টোর

গহনাব
সুগন্ধী কেশ







KING
COBRA
Super
Soya







FAMILY PICTURE

