

## Proposed NU Business Name: **M/S SAJU STORE**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. MOTALEB</b>
Age	:	20-05-1996(21 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	—
No. of siblings:	:	—
Address	:	Vill: Shakoya(Arjungari), P.O: Nusratpur.Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. MENI BEGUM</b>
(iii) Father's name	:	<b>MD. ABUL KALAM</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 2 (Female), Member ID: 2071, Group No: 02 Member since: 07-02-2005(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 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.)	:	Nil
Business Experiences and Training Info	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-486735
Mother's Contact No.	:	01718-666246
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MENI BEGUM** joined Grameen Bank since 10 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	:	<b>M/S SAJU STORE</b>
Location	:	Murul Bazzar, Adomdighi, Bogra
Total Investment in BDT	:	BDT 1,63,000/-
Financing	:	Self BDT 1,13,400/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

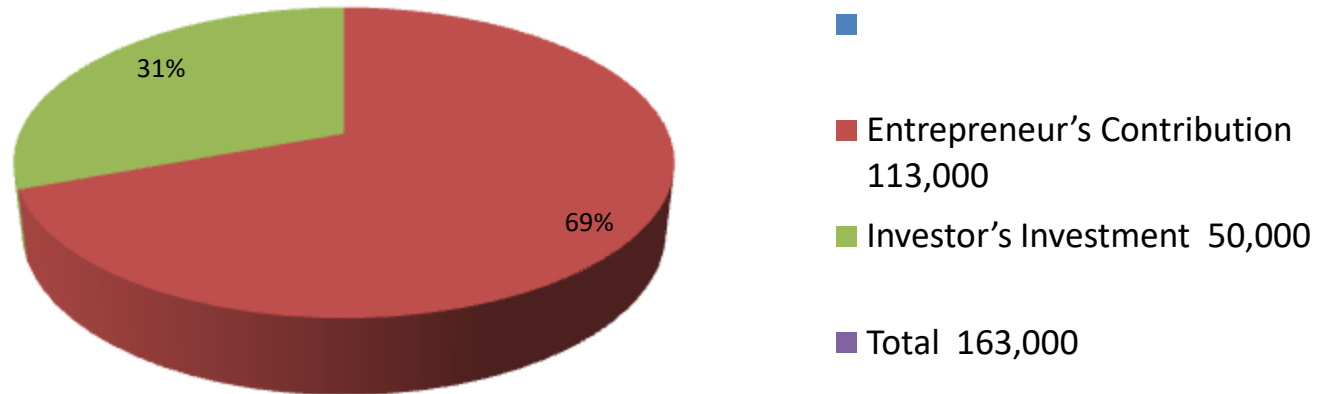
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Oil,Soap,Harpik, Anargi biskit,Komolpani,Fruto,BakariBiskut,	4,000	120000	1440000
<b>Total Sales (A)</b>	4,000	120000	1440000
<b>Less Variable Expense</b>			
Oil,Soap,Harpik, Anargi biskit,Komolpani,Fruto,BakariBiskut,	3,600	108000	1296000
<b>Total variable Expense (B)</b>	3,600	108000	1296000
<b>Contribution Margin (CM) [C=(A-B)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5,000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		8,400	100800
<b>Net Profit (E)= [C-D]</b>		3,600	43200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Oil	50	200	10,000	50	200	10000	20,000
Soap	200	50	10,000	200	50	10000	20,000
Harpik	30	80	2,400	0	0	0	2,400
Anargi Biskut	50	200	10,000	50	200	10000	20,000
Komol Pani	200	50	10,000	200			10,000
Frotu	100	50	5,000	0	0	0	5,000
Bakari Biskut	40	150	6,000	0	0	0	6,000
Body Xpree	0	0	0	0	0	0	0
Others	0	20,000	20,000	0	0	20000	40,000
Security	1	40,000	40,000	0	0	0	40,000
<b>Total</b>	<b>671</b>		<b>113,400</b>	<b>500</b>	<b>0</b>	<b>50,000</b>	<b>163000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	6,000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense</b>				0	0
	5,400	162000	1944000	2041200	2143260
<b>Total variable Expense (B)</b>	<b>5,400</b>	<b>162000</b>	<b>1944000</b>	<b>2041200</b>	<b>2143260</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>				0	0
Rent		1,500	18000	18900	19845
Electricity bill		1000	12000	12600	13230
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		300	3600	3780	3969
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		<b>8,600</b>	<b>103200</b>	<b>108360</b>	<b>113778</b>
<b>Net Profit (E)= [C-D]</b>		<b>9,400</b>	<b>112800</b>	<b>118440</b>	<b>124362</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	<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	112,800	118,440	124,362
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88,800	183,240
	<b>Total Cash Inflow</b>	172,800	207,240	307,602
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24000	24,000
3	<b>Net Cash Surplus</b>	88,800	183240	283602

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Murul Bazaar, Adomdighi,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

