

Proposed NU Business Name: **SACCHU STORE**



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Nagorpur Unit, Tangail

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

Name	:	<b>MD SACCHU MIA</b>
Age	:	04-06-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Nagorpur, P.O: Nagorpur, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST CHOBI BEGUM</b>
(iii) Father's name	:	<b>LATE FULCHAN MIA</b>
(iv) GB member's info	:	Branch: Nagorpur, Centre # 06 (Female), Member ID: 7036/1, Group No: 06 Member since: 01-07-2002 (15 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 22,500/-
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-084120
Mother's Contact No.	:	01775-870955
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST CHOBI BEGUM** joined Grameen Bank since 15 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>SACCHU STORE</b>
Location	:	Hospital road, Nagorpur, Tangail
Total Investment in BDT	:	BDT 105,000/-
Financing	:	Self BDT 55,000/-(from existing business) 52% Required Investment BDT 50,000/-(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has a confectionery shop.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Tangail.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

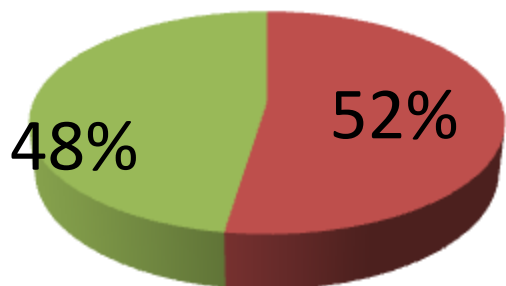
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Confectionery item	60,000	720,000
<b>Total Sales (A)</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>		
Confectionery item	48,000	576,000
<b>Total variable Expense (B)</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	400	4,800
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	200	2,400
Entertainment	500	6,000
Rent	1,000	12,000
Guard	200	2,400
<b>Total fixed Cost (D)</b>	<b>7,500</b>	<b>90,000</b>
<b>Net Profit (E) [C-D]</b>	<b>4,500</b>	<b>54,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Confectionry item	1	40000	40,000	1	50000	50,000	90,000
Security	1	15000	15,000	0	0	0	15,000
<b>Total</b>	<b>2</b>	<b>55000</b>	<b>55,000</b>	<b>1</b>	<b>50,000</b>	<b>50,000</b>	<b>105,000</b>

## Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 50,000
- Total 105,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Confectionery item	85,000	1,020,000	1,071,000	1,124,550
<b>Total Sales (A)</b>	<b>85,000</b>	<b>1,020,000</b>	<b>1,071,000</b>	<b>1,124,550</b>
<b>Less. Variable Expense</b>				
Confectionery item	68,000	816,000	856,800	899,640
<b>Total variable Expense (B)</b>	<b>68,000</b>	<b>816,000</b>	<b>856,800</b>	<b>899,640</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>17,000</b>	<b>204,000</b>	<b>214,200</b>	<b>224,910</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	400	4,800	5,500	6,000
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	300	3,600	4,000	4,500
Entertainment	500	6,000	6,000	6,000
Rent	1,000	12,000	12,000	12,000
Guard	200	2,400	2,400	2,400
<b>Total Fixed Cost</b>	<b>7,700</b>	<b>92,400</b>	<b>93,900</b>	<b>95,400</b>
<b>Net Profit (E) [C-D]</b>	<b>9,300</b>	<b>111,600</b>	<b>120,300</b>	<b>129,510</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	111,600	120,300	129,510
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		91,600	191,900
	<b>Total Cash Inflow</b>	<b>161,600</b>	<b>211,900</b>	<b>321,410</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>91,600</b>	<b>191,900</b>	<b>301,410</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 006 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

