

## Proposed NU Business Name: **SURUJ STORE**



Project identification and prepared by: Aman ulla,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD:SURUJ MIA</b>
Age	:	03-09-1984 (33 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	01Son,01 Daughter.
No. of siblings:	:	04Brothers,04 Sister
Address	:	Vill: Dharpur, P.O: Silonyia, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc..	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> <b>FIROJA BEGUM</b> <b>SOFI ULLA</b> Branch: Joyloskor, Dagonvuiyan, Centre # 7(Female), Member ID: 120, Group No: 04 Member since: 6/09/1998 till (20Years) First loan: BDT 10,000 Existing Loan: BDT 35,000, Outstanding loan: 30185 Father No No No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	07years experience in running business. 02 years own business. He has 05 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01626982831
Family's Contact No.	:	01871349197
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**FIROJA BEGUM** joined Grameen Bank since 20 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

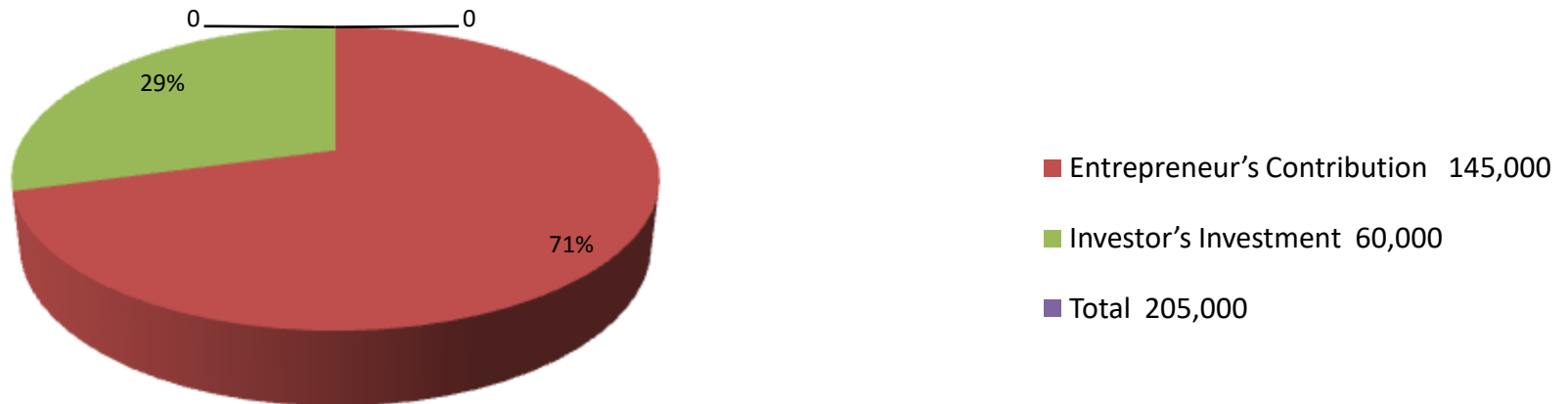
# Proposed Nubbin Udyokta Business Info

Business Name	:	<b>SURUJ STORE</b>
Location	:	Gozariya road,Dhamrpur, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 145,000/-(from existing business)71% Required Investment BDT 60,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cooling corner item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing One employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cooling corner item etc	4000	120000	1440000
<b>Total sales (A)</b>	4000	120000	1440000
<b>Less Variable Exp.</b>			
Cooling corner item etc	3200	96000	1152000
<b>Total Variable exp. (B)</b>	3200	96000	1152000
<b>Contribution Margin CM [C= (A-B)]</b>	800	24000	288000
<b>less fixed exp.</b>			
Rent		900	10800
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		3000	36000
Entertainment		100	1200
Gird		0	0
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		11000	132000
<b>Nit profit</b>		13000	156000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	5	3000	15000	10	3000	30000	45000
Solt	0	0	10000	0	0	0	10000
Oil	100	100	10000	100	100	10000	20000
Cosmatices	0	0	20000	0	0	10000	30000
Culling items	1	0	50000	0	0	0	50000
Dal	1	2000	2000	0	0	0	2000
Sugar	1	3000	3000	0		0	3000
Others	0	0	20000	150	0	10000	30000
Security	0	0	15000	0	0	0	15000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>145000</b>	<b>0</b>	<b>0</b>	<b>60000</b>	<b>205000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cooling corner item etc	5400	162000	1944000	2041200	2143260
<b>Total Sales (A)</b>	5400	162000	1944000	2041200	2143260
less variable Expenses					
Cooling corner item etc	4320	129600	1555200	1632960	1714608
Total variable Expenses (B)	4320	129600	1555200	1632960	1714608
<b>Contribution Margin (CM)= (A-B)</b>	1080	32400	388800	408240	428652
<b>Less Fixed Expenses</b>					
Rent		900	10800	10800	10800
Electricity bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	62000	64000
Salary(staff)		8000	96000	96000	96000
Entertainment		100	1200	1200	1200
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		17200	206400	209000	211600
<b>Net Profit (F) (C-D)</b>		15200	182400	191520	201096



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	182400	191520	201096
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		158,400	325,920
	<b>Total Cash Inflow</b>	242,400	349,920	527,016
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)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	24000
3	<b>Net Cash Surplus</b>	158,400	325,920	503,016

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 7 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















