

## Proposed NU Business NameE :SAJID STORE



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Keranigonj Uuint,Dhaka

Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD KHARSHED ALAM</b>
Age	:	10-02-1985(33Years)
Education, till to date	:	CLASS-TEN
Marital status	:	Married
Children	:	3 SONS
No. of siblings:	:	4 Brothers 1Sister
Address	:	ViLL:VAYARVITI P.O : ABDULLPUR P.S: KARANIGONJ Dist: DHAKA
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>RaSHADA BEGUM</b>
(iii) Father's name	:	<b>MD BODiUDJAMAN</b>
(iv) GB member's info	:	Branch: BASTA Centre # 76/M(Female), Member ID: 3634/2, Group No: 07 Member since:1992-2000(08 Years) First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	10 years of business experience.
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-451012
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RASHADA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

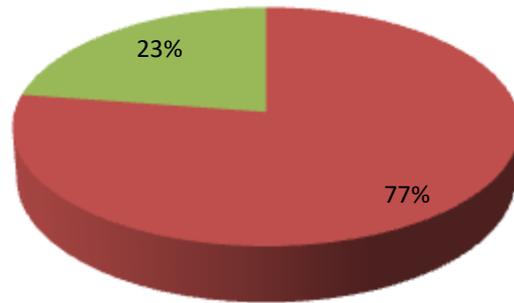
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAJID STORE</b>
Location	:	ViLL:VAYARVITY P.O : ABDULLAPUR P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	Bdt/-221000/-
Financing	:	Self BDT 171000/- (from existing business)77% Required Investment BDT 50000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing Copy Massion Others etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The business is won.</li><li>▪Agreed grace period is 3 months.</li></ul>

Particular	Existing		
	Daily	Monthly	Yearly
Revenue (Sale)			
Rice, Oil, Dal, Cool Drink	3500	105000	1260000
	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
Less Variable Expense (B)			0
Rice, Oil, Dal, Cool Drink	3000	90000	1080000
<b>Total Variable Expense</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
Contribution Margin (CM) [C=(A-B)]	<b>500</b>	<b>15000</b>	<b>180000</b>
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportation		100	1200
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>
<b>Net Profit (E)= [C-D]</b>		<b>7400</b>	<b>88800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	20	3000	60000		16	3000	48000	108000
Dal	10	4500	45000					45000
Oil	100	95	9500					9500
Cool Drink	700	50	35000					35000
Proder	03	2500	7500					7500
Salt	10	900	9000					9000
Others			5000				2000	7000
<b>Total</b>			<b>171000</b>				50000	<b>221000</b>



- Entrepreneur's Contribution  
171,000
- Investor's Investment  
50,000
- Total 221,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnue (Sale)					
Rice, Oil, Dal,Cool Drink	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Less Variable Expense (B)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
Rice, Oil, Dal,Cool Drink					
<b>Total Variable Expense</b>	3500	105000	1260000	1323000	1389150
<b>Contributon Margin (CM) [C=(A-B)]</b>	3500	105000	1260000	1323000	1389150
<b>Less Fixed Expense</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
Rent					
Electric Bill		1500	18000	18000	18000
Transportaion		550	6600	6900	7200
Salary (Self)		200	2400	2520	2646
Salary (Staff)		5000	60000	60000	60000
Entertainment		0	0	0	0
Gard		250	3000	3000	3000
Generator		0	0	0	0
Mobil Bill		0	0	0	0
<b>Total Fixed Cost (D)</b>		350	4200	4300	4400
<b>Net Profit (E)= [C-D]</b>		7850	94200	94720	95246
<b>Investment Pay Back</b>		<b>7150</b>	<b>85800</b>	<b>90090</b>	<b>94595</b>
			<b>20000</b>	<b>20000</b>	<b>20000</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	85,800	90,090	94,595
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65800	89620
	<b>Total Cash Inflow</b>	<b>135,800</b>	<b>109,620</b>	<b>184,215</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	20000
	<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>65,800</b>	<b>89,620</b>	<b>164,215</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Own Business :10  
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

09610 16 12 71 (टीकट डि. नाचर), 09610 16 12 71

टीकट डि. नाचर

Masala









