

Proposed NU Business Name: **SAJIB STORE**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta5

Name	:	SAJIB HOSSAIN
Age	:	01-01-1995 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Dasshu Narayanpur, P.O: Bhawal Narayanpur, P.S: Kapashia, 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	:	SHIULY AKTER (LOVELY)
(iii) Husband's name	:	SHAHJAHAN
(iv) GB member's info	:	Branch: Kapashia, Centre # 58 (Female), Member ID: 9264, Group No: 02 Member since: 15-03-2005 to 2017 (12 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 60,000/-, Outstanding loan: BDT 52,080 /-
(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	:	04 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Wood Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01940-194161
Family's Contact No.	:	01917-160927
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIULY AKTER (LOVELY) joined Grameen Bank since 12 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAJIB STORE
Location	:	Dasshu Narayanpur Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,22,700/-
Financing	:	Self BDT 62,700 (from existing business) 51% Required Investment BDT 60,000 (as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bakery , Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Muri, Flexiload etc▪Average 15 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Kapasia, Gazipur▪Agreed grace period is 3 months.

Existing Business

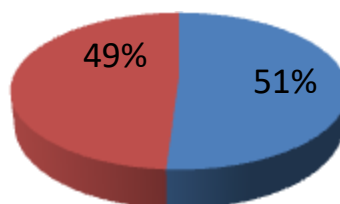
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bakery , Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Muri, Flexiload etc	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Bakery , Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Muri, Flexiload etc	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000
Less. Fixed Expense			
Rent		0	0
Transportation		500	6,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,450	65,400
Net Profit (E) [C-D]		8,050	96,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	5,000	-	-	10,000	15,000
Egg	5 case	200	1,000	5 case	200	1,000	2,000
Soft Drinks	10 case	450	4,500	10 case	450	4,500	9,000
Soap	100	50	5,000	-	-	-	5,000
Detergent	60	50	3,000	-	-	-	3,000
Confectionery	-	-	7,000	-	-	10,000	17,000
Salt	100	40	4,000	100	40	4,000	8,000
Flour	2 Sacks	1,400	2,800	2 Sacks	1,400	2,800	5,600
Sugar	2 Sacks	2,500	5,000	-	-	-	5,000
Oil	30 kg	90	2,700	50 kg	90	4,500	7,200
Soyabin Oil (Bottle)	15	110	2,650	-	-	-	2,650
Muri	3 Sacks	350	1,050	3 Sacks	350	1,050	2,100
Flexiload	-	-	10,000	-	-	20,000	30,000
Other Items	-	-	10,000	-	-	2,150	12,150
Total			62,700			60,000	1,22,700

Source of Finance



■ Entrepreneur's Contribution- 62,700

■ Investor's Investment- 60,000

■ Total Investment- 1,22,700

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery , Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Muri, Flexiload etc	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Bakery , Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Flour, Sugar, Oil, Muri, Flexiload etc	3,825	1,14,750	13,77,000	14,45,850	15,18,143
Total variable Expense (B)	3,825	1,14,750	13,77,000	14,45,850	15,18,143
Contribution Margin (CM) [C=(A-B)	675	20,250	2,43,000	2,55,150	2,67,907
Less. Fixed Expense					
Rent		0	0	0	0
Transportation		800	9,600	14,400	18,000
Electricity Bill		500	6,000	6,360	6,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Total Fixed Cost (D)		5,800	69,600	75,060	79,100
Net Profit (E) [C-D]		14,450	1,73,400	1,80,090	1,88,807
Investment Payback			24,000	24,000	24,000

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	1,73,400	1,80,090	1,88,807
1.4	Opening Balance of Cash Surplus		1,49,400	3,05,490
	Total Cash Inflow	2,33,400	3,29,490	4,94,297
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,49,400	3,05,490	4,70,297

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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



শ্রীমতী শক্তি
সামাজিক সেবা

গ্রামীন শক্তি সামাজিক

(২)

প্রস্তাবিত নবীন উদ্যোক্তা

শিল্পের নাম:

সরকারি স্টোর

নিউনের নাম:

কোম্পানিয়ার, সার্বভৌম প্রকল্প

দ্যাক্তার সংশ্লিষ্ট জীবন বৃত্তান্ত:

নাম:

সরকারি হোসেন

বয়স:

২২ বছর

জন্ম তারিখ:

০১/০১/১৯৯৯

স্বাক্ষরিত যোগ্যতা:

এইচ এম সি.

বাহ্যিক অবস্থা:

আবিষ্কৃত







FAMILY PICTURE

