

## Proposed NU Business Name: **SHAJIB GENAREL STORE**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Md Shajib Bhuiyan</b>
Age	:	20-11-1988 ( 29 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Munda ,P.O: Uttorkhan ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Hena Akter
(iii) Father's name	:	Md Kamal Hossain
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 13 (Female), Member ID:1951/1 , Group No: 08 Member since: 03-06-2012 ( 05 Years) First loan: BDT = 20,000 /- Outstanding loan:= 22375/-
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 Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01677-602778
Family's Contact No.	:	01631-357486
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Hena Akter** joined Grameen Bank since 05 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Shajib Genarel Store
Location	:	Munda,Uttorkhan, Dhaka
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 120,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk,Biscuite,Soft Drink,Soap,Cosmatics,Sugar etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Tongi.</li><li>▪Agreed grace period is 3 months.</li></ul>

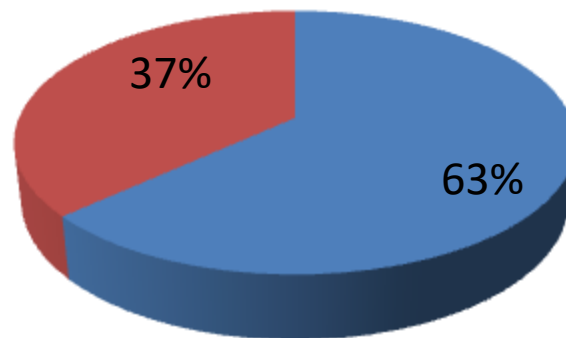
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Iteam	3,000	90,000	1,080,000
	0	0	0
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Grocery Iteam	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		1100	13,200
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>10,600</b>	<b>127,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,400</b>	<b>88,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Milk	30	245	7350	Milk	45	245	11,025	18,375
Biscuite	15	300	4500	Biscuite	15	300	4,500	9,000
Soft drinks	25	660	16500	Soft drinks	25	660	16,500	33,000
Soap	85	25	2125	Soap	90	25	2,250	4,375
Cosmatics	75	114	8550	Cosmatics	115	114	13,110	21,660
Powder	65	65	4225	Powder	65	65	4,225	8,450
Sugar	3	2550	7650	Sugar	2	2550	5,100	12,750
Ata	2	1470	2940	Ata	2	1470	2,940	5,880
Rice	30	95	2850	Rice	25	95	2,375	5,225
Advance Security	1	50000	50000				0	50,000
Others			13310	Others			7,975	21,285
<b>Total</b>			<b>120,000</b>				<b>50,000</b>	<b>170,000</b>

## Source of Finance

■ Entrepreneur's contibution 120000
 ■ Investor's Investment 70000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Grocery Item	4,000	120,000	1,440,000	1,512,000	1,587,600
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Grocery Item	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1155	13,860	14,553	15,281
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>10,955</b>	<b>131,460</b>	<b>133,833</b>	<b>136,325</b>
<b>Net Profit (E) [C-D]</b>		<b>13,045</b>	<b>156,540</b>	<b>168,567</b>	<b>181,195</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	156,540	168,567	181,195
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		128,540	269,107
	<b>Total Cash Inflow</b>	<b>226,540</b>	<b>297,107</b>	<b>450,302</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>128,540</b>	<b>269,107</b>	<b>422,302</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Own Business : 03 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

# সজীব ভ্যারাইটিজ স্টোর

শ্রী মোঃ কামাল হোসেন ফুইয়া (সার্ভিস)  
ফোন: ১০১৬৪৪০৮৭১১৬৭



















উত্তরখান ইউনিয়ন পরিষদ  
Uttarkhan Union Parishad

কাজুপুড়া, উত্তরখান, নাকা-১২০০, বাংলাদেশ

ক্রমিক নং : 1562

ট্রেড লাইসেন্স

তারিখ : ২০/১০/১৯

লাইসেন্স নং : ১২০২

নবায়ন নং :

(ইউ, পি, ও নং ফরম, ১২ (১) নং বিধান চুইবা)

প্রতিষ্ঠানের নাম : সজিব জেনারেল স্টোর

মালিকের নাম : সজিব খুইয়া

পিতা/স্বামীর নাম : মোঃ কামাল হোসেন খুইয়া

স্বাক্ষরকারীর নাম : মোসাদ্দ হেনা আক্তার

ঠিকানা : দুলা, উত্তরখান, নাকা-১২০০।

প্রতিষ্ঠানের ধরণ : মুদি ব্যবসা

এলাকা : দুলা

ওয়ার্ড নং : ০৪

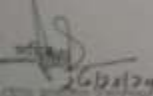
লাইসেন্স ফি : ৫০০/- (পাঁচশত টাকা মাত্র)

বিকাশন পোর্ট ফি : প্রতিষ্ঠিত কর বাবত ১০ ৭৫/- (পঁয়তাল্লিশ টাকা মাত্র)

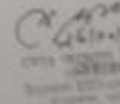
নবায়ন ফি :

জরিমানা : দুসক কর বাবত = ৭৫/- (পঁয়তাল্লিশ টাকা মাত্র)

উল্লেখিত নির্ধারিত ফি/ফি সমূহ সুবিধা শাইয়া ১ জুলাই ২০ ১৭ হইতে ৩০ জুন ২০ ১৯ পর্যন্ত  
বাবত চালাইবার অনুমতি প্রদান করা হইল।

  
১৬/১০/১৭

উত্তরখান ইউনিয়ন পরিষদ  
কাজুপুড়া, উত্তরখান, নাকা-১২০০

  
উত্তরখান ইউনিয়ন পরিষদ


**भारत सरकार**  
 Government of India  
 भारतीय प्रशासनिक सेवा

**श्री. जय शंकर शर्मा**  
 Name: Mr. Jay Shankar Sharma  
 Designation: Joint Secretary (HR)  
 Office: Ministry of Labour  
 Date of Birth: 10/04/1964  
 ID NO: 2619676120297



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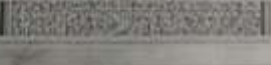
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গ্রামীণ ব্যাংক

উত্তরখান উত্তরা শাখা

সহজ ঋণের পাশ বই

নাম হুমায়ুন জাহান

কণী নং ২২৫২/১

গ্রুপ নং (৮)

কেন্দ্র নং ২০/১

কেন্দ্রের নাম স্বাস্থ্যকেন্দ্র

বই ইস্যুর তারিখ ০৮/০৮/১৭

শাখা ব্যবস্থাপকের স্বাক্ষর

*(Handwritten signature in red ink)*

# FAMILY PICTURE

