

Proposed NU Business Name: **SABUJ STORE**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHIDUL ALAM
Age	:	01/01/1984 (34Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brothers 04 Sister
Address	:	Vill: East Tulatoli P.O: Sonagazi P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SEMNA KHATUN
(iii) Father's name	:	LATE NUR ISLAM
(iv) GB member's info	:	Branch: Chore Chandia Centre #25 /(Female), Member ID: 5907/3, Group No: 04 Member since: 02-01-2015(03Years) First loan: BDT 8,000/-
Further Information:		Existing loan: BDT 12,000/- Outstanding loan: BDT 9096/-
(v) Who pays GB loan installment	:	Brother
(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	:	20 Years Experience 20 In Running Business. He Has No Year Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01815-403946
Mother's Contact No.	:	01829-241556
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEMNA KHATUN joined Grameen Bank since 03 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

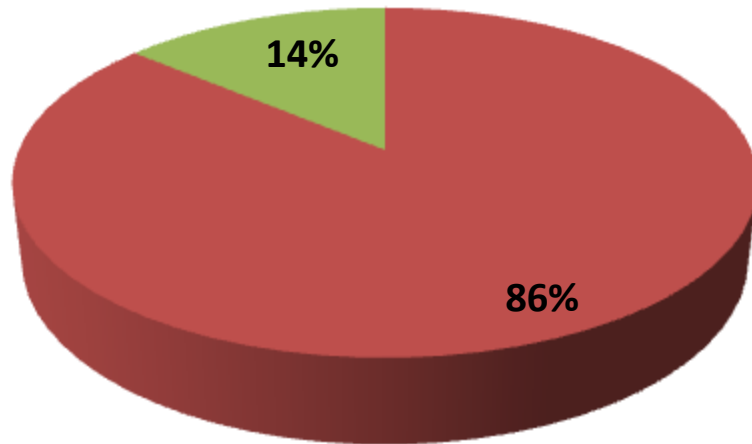
Business Name	:	SABUJ STORE
Location	:	Hospital Gate, Sonagazi,sonagazi, Feni.
Total Investment In BDT	:	BDT 3,60,000/-
Financing	:	Self BDT 3,10,000/- (From Existing Business) 86% Required Investment BDT 50,000(as Equity) 14%
Present Salary/Drawings From Business (Estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size Of Shop	:	20 Ft X 20 ft. = 400 Square Ft
Security Of The Shop	:	2,30,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Biiskut, Drinks, Tea, Flours,Oil & others . ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 02 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Sonagazi,Compani . ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Biiskut, Drinks, Tea, Flours,Oil & others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Biiskut, Drinks, Tea, Flours,Oil & others	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		7000	84000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		1000	12000
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		25000	300000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Flour	6	2,500	15,000	4	2,500	10,000	25,000
Oil	100	100	10,000				10,000
Drinks	20	500	10,000	20	500	10,000	20,000
Biscuit	10	500	5,000	20	500	10,000	15,000
Tea	4	2,500	10,000			0	10,000
Sugar	1	3,200	3,200			0	3,200
Milk	3	2,400	7,200			0	7,200
Others			19,600			20,000	39,600
Security			230,000				230,000
Total	144	11,700	310,000	44	3,500	50,000	360,000



- **Entrepreneur's Contribution 310,000**
- **Investor's Investment 50,000**
- **Total 360,000**

Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Biiskut, Drinks, Tea, Flours,Oil & others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Biiskut, Drinks, Tea, Flours,Oil & others	4800	144000	1728000	1814400	1905120
Total Variable Expense	4800	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		7000	84000	84000	84000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		1000	12000	12000	12000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		25000	300000	300700	301415
Net Profit (E)= [C-D]		11000	132000	138600	145530
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	132,000	138600	145530
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112000	230600
	Total Cash Inflow	182,000	250,600	376,130
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	112,000	230,600	356,130

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop : Hospital gate
Sonagazi, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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