

Proposed NU Business Name: **SUJAN STORE**



Project identification and prepared by: MD.Delower Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SUJAN |
| Age | : | 10/06/1992 (26 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Unmarried |
| Children | : | NILL |
| No. of siblings: | : | NILL |
| Address | : | Vill: Uttor Kamer P.O: Kamer 1730, P.S: Kapasia, 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 | : | NAJMA BEGUM |
| (iii) Father's name | : | KHORSHEED ALAM |
| (iv) GB member's info | : | Branch: Kapasia, Centre #21 (Female), Member ID: 5172, Group No: 06 Member since: 05/10/1998 to 2018 (20 Years) First Loan: BDT 20,000 /-, Existing Loan: BDT 1,30,000/- Outstanding Loan: BDT 77,822/- |
| 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 and Training Info | : | 10 years experience in running business. He has 03 Years training |
| Other Own/Family Sources of Income | : | Remittance |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01762382951 |
| Family's Contact No. | : | 01923621396 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.,Kapasias Unit, Gazipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJMA BEGUM joined Grameen Bank since 20 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 Info4

| | | |
|---|---|--|
| Business Name | : | SUJAN STORE |
| Location | : | Kapasias |
| Total Investment in BDT | : | BDT 3,80,000/- |
| Financing | : | Self BDT 3,00,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 20ft x 10 ft = 200 sq. ft |
| Security of the shop | : | None |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various Grocery items(e.g: Confectionery, Salt, Rice, Sugar, oil etc.).▪Average 20% gain on sales.▪The business is operated by entrepreneur. Existing employee.▪The shop is owned.▪Collects goods from Kapasias.▪Agreed grace period is 3 months. |

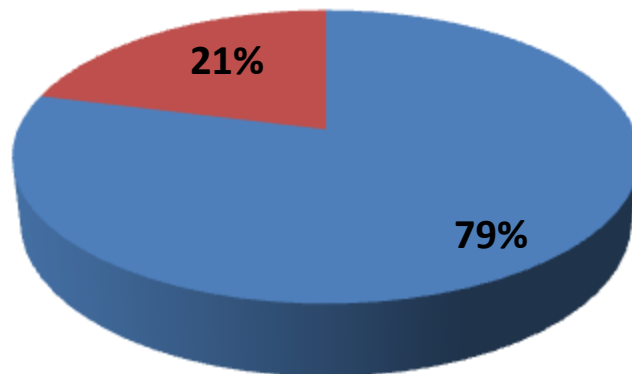
Existing Business

| Particular | Daily | Monthly | Yearly |
|--|-------------|---------------|----------------|
| Revnuue (Sale) | | | |
| Grocery items | 4000 | 100000 | 1200000 |
| | | 0 | 0 |
| Total Sales(A) | 4000 | 100000 | 1200000 |
| Less Variable Expense (B) | | 0 | 0 |
| Grocery items | 3000 | 75000 | 900000 |
| Total Variable Expense | | 75000 | 900000 |
| Contributon Margin (CM) [C=(A-B)] | 1000 | 25000 | 300000 |
| Less Fixed Expense | | | |
| Rent | | 1800 | 21600 |
| Electric Bill | | 300 | 3600 |
| Transportaion | | 700 | 8400 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 150 | 1800 |
| Guard | | 300 | 3600 |
| Generator | | 0 | 0 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 8550 | 102600 |
| Net Profit (E)= [C-D] | | 16450 | 197400 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|-----------------|----------|------------|----------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | |
| Rice | 20 | 2,300 | 46,000 | 10 | 2,300 | 23,000 | 69,000 |
| Palse | 2 | 4,200 | 8,400 | 1 | 4,200 | 4,200 | 12,600 |
| Oil | 5 | 18,100 | 90,500 | 2 | 18100 | 36,200 | 126,700 |
| Salt | 10 | 1100 | 11,000 | 3 | 1100 | 3,300 | 14,300 |
| Confectionary | 0 | 0 | 30,000 | 0 | 0 | 0 | 30,000 |
| Becary Item | 0 | 0 | 50,000 | 0 | 0 | 0 | 50,000 |
| Soft Drinks | 20 | 450 | 9,000 | 5 | 450 | 2,250 | 11,250 |
| Egg | 15 | 170 | 2,550 | 10 | 170 | 1,700 | 4,250 |
| Flour | 12 | 1200 | 14,400 | 5 | 1200 | 6,000 | 20,400 |
| Cosmetics Items | 0 | 0 | 29,800 | | | 0 | 29,800 |
| | | | 0 | | | 0 | 0 |
| Others | | | 8,350 | | | 3,350 | 11,700 |
| TOTAL | | | 300,000 | | | 80,000 | 380,000 |

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 80,000
- Total 380,000

Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Grocery items | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| Less Variable Expense (B) | 0 | 0 | 0 | 0 | 0 |
| Grocery items | 3750 | 112500 | 1350000 | 1417500 | 1488375 |
| Total Variable Expense | 0 | 135000 | 1620000 | 1701000 | 1786050 |
| Contributon Margin (CM) [C=(A-B)] | 1250 | 37500 | 450000 | 472500 | 496125 |
| Less Fixed Expense | | | | | |
| Rent | | 1800 | 21600 | 21600 | 21600 |
| Electric Bill | | 300 | 3600 | 3700 | 4000 |
| Transportaion | | 1000 | 12000 | 12600 | 13230 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 150 | 1800 | 1800 | 1800 |
| Guard | | 300 | 3600 | 3600 | 3600 |
| Genarator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 350 | 4200 | 4300 | 4400 |
| Total Fixed Cost (D) | | 8900 | 106800 | 107600 | 108630 |
| Net Profit (E)= [C-D] | | 28600 | 343200 | 360360 | 378378 |
| Investment Pay Back | | | 32,000 | 32,000 | 32,000 |

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 | 80,000 | | |
| 1.2 | Net Profit | 343,200 | 360360 | 378378 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 311200 | 639560 |
| | Total Cash Inflow | 423,200 | 671,560 | 1,017,938 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32000 | 32000 | 32000 |
| | Total Cash Outflow | 112,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 311,200 | 639,560 | 985,938 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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গ্রামীণ শক্তি সামাজিক ব্যবস্থা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম:

সুস্থ শ্রমিক

ইউনিটের নাম:

কাপাখিয়া, কাপাখিয়া

প্রকল্প প্রস্তাব গ্রহণের তারিখ:

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: সুজন

বয়স: ২৬ বছর

জন্ম তারিখ: ১০-০৬-১৯৯২

জাতীয় পরিচয়

✓ শিক্ষাগত যোগ্যতা: এস. এস. সি

✓ বৈবাহিক অবস্থা: অবিবাহিত

✓ ছেলে-মেয়ের সংখ্যা: নাই

✓ ভাই/বোনের সংখ্যা: ১ ভাই - ১ বোন

✓ বর্তমান ঠিকানা: গ্রাম: কাপাখিয়া পো: কাপাখিয়া

স্থায়ী ঠিকানা: গ্রাম:

থানা: স









FAMILY PICTURE

