

# Sanjida General Store



Presented by  
Md. Alamgir Hossain

NU Identified and PP Prepared by :  
**Tanbidul Islam**

Verified By: **Md. Nazrul Islam**

**GRAMEEN TRUST**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Md. Alamgir Hossain
Age	:	34 years
Marital status	:	Married
Children	:	1 son, 1 Daughter
No. of siblings:	:	4 Brothes, 2 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Anoara Begum
(iii) Father's name	:	Mr. Abdul Gani Bhuiyan
(iv) GB member's info	:	Branch: Sonapur      Centre 27/ma,      Loan no.:2003. Member since 20/04/2005,      First loan: Tk 5000. Existing loan: Tk. 60000,      Outstanding: 9800 Tk
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education,	:	S.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Grocery Shop Business
Business Experiences	:	<b>14 years</b> :
Other Own/Family Sources of Income	:	Brothers Income
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	<b>GT Ramgonj Unit Office, Laxmipur.</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2005 (9 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Sanjida General Store
Address/ Location	:	Infront of Golbag Abason Prokolpo, Ratanpur.
Total Investment in BDT	:	3,00,000/-
Financing	:	Self BDT 1,50,000 (from existing business) 50 % Required Investment BDT 1,50,000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary		<b>6,000 Taka</b>
Proposed Business		
(i) % of present gross profit margin	:	<b>15/%</b>
(ii) Estimated % of proposed gross profit margin		<b>15%</b>
(iii) Agreed grace period		<b>5 months</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	3000	90000	1080000
<b>Less: Cost of sales (B)</b>	2550	76500	918000
<b>Gross Profit (C) [C=(A-B)]</b>	450	13500	162000
<b>Less: Operating Costs</b>			
Electricity bill		500	6000
Generator bill		200	2400
Shop Rent		1000	12000
Dish bill		200	2400
Mobile bill		500	6000
Present salary/Drawings- self		5000	60000
Others cost		100	1200
<b>Non Cash Item:</b>			
Depreciation Expenses (15%)		625	7500
<b>Total Operating Cost (D)</b>		<b>8125</b>	<b>97500</b>
<b>Net Profit (C-D):</b>		<b>5375</b>	<b>64500</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
Grocery items (Rice, Pulse, oil, Spices, Flour Sugar, noodles)	30000/-	100000/-	130000/-
Bakery item	25000/-		25000/-
Refrigerator	35000/-		35000/-
Television	10000/-		10000/-
Cold drinks, Milk, Yogurt, Ice-cream	15000/-		15000/-
Cosmetics	15000/-		15000/-
Advance	20000/-		20000/-
Decoration	-	20000/-	20000/-
Flexi (GP, ROBI, Bangla link, Airtel)	-	30000/-	30000/-
<b>Total Capital</b>	<b>150000/-</b>	<b>150000/-</b>	<b>300000/-</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
<i>Less: cost of sales (B)</i>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>3825</b>	<b>114750</b>	<b>1377000</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>
Gross Profit (C) [C=(A-B)]	600	18000	216000	675	20250	243000	750	22500	297000
Estimated Income from Flexi (GP, Robi, B-link, Airtell)	90	2700	32400	90	2700	32400	90	2700	32400
<b>Total profit</b>	690	20700	248400	765	22950	275400	840	25200	302400
<b>Less: Operating Costs</b>									
Electricity bill		500	6000		550	6600		600	7200
Generator bill		200	2400		250	3000		300	3600
Shop Rent		1000	12000		1000	12000		1000	12000
Dish bill		200	2400		250	3000		300	3600
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings-self		6000	72000		7000	84000		8000	96000
Others cost		100	1200		200	2400		300	3600
<b>Non Cash Item:</b>									
Depreciation Expenses		625	7500		625	7500		625	7500
<b>Total Operating Cost (D)</b>		<b>9125</b>	<b>109500</b>		<b>10375</b>	<b>124500</b>		<b>11625</b>	<b>139500</b>
<b>(Net Profit C-D) :</b>		<b>11575</b>	<b>138900</b>		<b>12575</b>	<b>150900</b>		<b>13575</b>	<b>162900</b>
<b>Pay Back</b>			<b>60000</b>			<b>60000</b>			<b>60000</b>
<b>Retained Income:</b>			<b>78900</b>			<b>90900</b>			<b>102900</b>



# ***CASH FLOW PROJECTION ON BUSINESS PLAN***

## ***(REC. & PAY.)***

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit ( Ownership Tr. Fee added back)	138900	150900	162900
1.3	Depreciation (Non cash item)	7500	7500	7500
1.4	Opening Balance of Cash Surplus	-	76600	174100
	<b>Total Cash Inflow</b>	<b>296400</b>	<b>234100</b>	<b>344500</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150000	-	-
2.2	Payment of GB Loan	9800	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	<b>219800</b>	<b>60000</b>	<b>60000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>76600</b>	<b>174100</b>	<b>284500</b>

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Well Known Business man in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and experience

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ In front of Gulbag Abason prokolpo.

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.









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**SB Executive Design Lab**  
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**For more information**

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