

# SAJEEB STORE



Project prepared by: Md. Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>SAJEEB SUTRODHOR</b>
Age	:	12-06-1991 (23 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Present Address		Vill: Elenga P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>CHAYARANEE</b>
(iii) Father's name	:	Mr. <b>JOTON SUTRODHAR</b>
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 38 (Female), Member ID: 2484/1, Group No: 04 Member since: 16 Years First loan: 2,000 taka.
Further Information:		Existing loan: 25,000 Taka Outstanding loan: 11,350 Taka
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

## ***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	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Tea stall)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01685-173903
Father Contact No.	:	01761-519194
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

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

Chayaranee is a member of Grameen Bank since 16 years. At first she took 2,000 taka loan from Grameen Bank. Chayaranee gradually took loan from GB. Utilize loan in her husband Tea stall business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAJEEB STORE</b>
Location	:	Elenga College Market, Elenga, Tangail
Total Investment in BDT	:	2,48,000 taka
Financing	:	Self BDT 1,48,000 (from existing business) 60% Required Investment BDT 1,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chanachur, Drinking water, Soft drinks, Soap, Noodle, Rice, Pulse, Flour, Sugar etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Elenga, Kalihati.</li><li>▪Agreed grace period is 4 months.</li></ul>

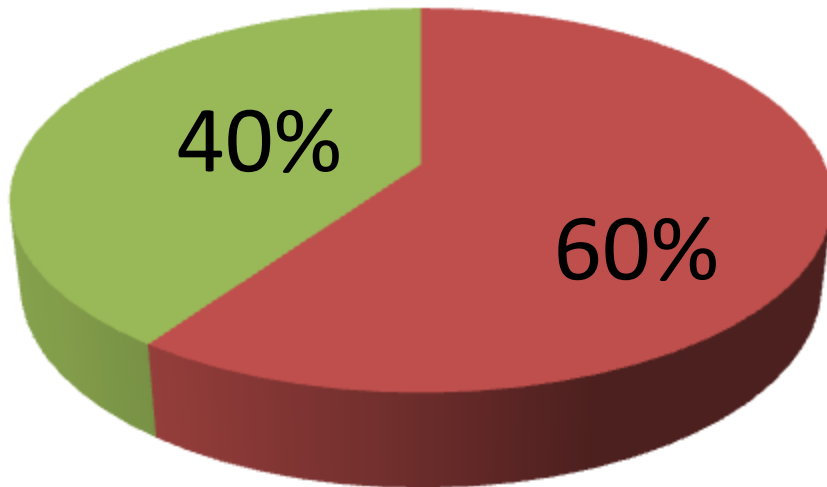
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Sugar, Biscuit, Chips, Noodles, Soap, Tooth-paste, Pen, Tooth-brush, Noodle, Drinking Water, Soft drinks, Bread, Banana etc	4,025	120,750	1,449,000
<b>Total Sales (A)</b>	<b>4,025</b>	<b>120,750</b>	<b>1,449,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Sugar, Biscuit, Chips, Noodles, Soap, Tooth-paste, Pen, Tooth-brush, Noodle, Drinking Water, Soft drinks, Bread, Banana etc	3,500	105,000	1,260,000
<b>Total variable Expense (B)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Others (Spoilt goods, Entertainment)		600	7,200
<b>Total fixed Cost (D)</b>		<b>10,600</b>	<b>127,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,150</b>	<b>61,800</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Sugar	60,000	70,000	1,30,000
Drinking water, Soft drinks, Noodles	20,000	30,000	50,000
Fridge	18,000	-	18,000
Security	50,000	-	50,000
<b>Total</b>	<b>1,48,000</b>	<b>1,00,000</b>	<b>2,48,000</b>

## Source of Finance



- Entrepreneur's Contribution 148,000
- Investor's Investment 100,000
- Total 248,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Flour,Sugar, Biscuit, Chips, Noodles, Soap, Tooth-paste, Pen, Tooth-brush, Noodle, Drinking Water, Soft drinks, Bread, Banana etc	6,325	189,750	2,277,000	2,390,850	2,510,393
<b>Total Sales (A)</b>	<b>6,325</b>	<b>189,750</b>	<b>2,277,000</b>	<b>2,390,850</b>	<b>2,510,393</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour,Sugar, Biscuit, Chips, Noodles, Soap, Tooth-paste, Pen, Tooth-brush, Noodle, Drinking Water, Soft drinks, Bread, Banana etc	5,500	165,000	1,980,000	2,079,000	2,182,950
<b>Total variable Expense (B)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>825</b>	<b>24,750</b>	<b>297,000</b>	<b>311,850</b>	<b>327,443</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		600	7,200	7,500	8,000
Mobile bill & SMS Monitoring		500	6,000	6,200	6,500
Transportation		1,500	18,000	19,000	20,000
Salary (self)		6,000	72,000	72,000	72,000
Others		1,000	12,000	13,000	15,000
<b>Non Cash Item</b>					
Depreciation		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>12,900</b>	<b>154,800</b>	<b>157,300</b>	<b>161,100</b>
<b>Net Profit (E) [C-D)</b>		<b>11,850</b>	<b>142,200</b>	<b>154,550</b>	<b>166,343</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



# Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	142,200	154,550	166,343
1.3	Depreciation (Non cash item)	3,600	3,600	3,600
1.4	Opening Balance of Cash Surplus		105,800	223,950
	<b>Total Cash Inflow</b>	<b>245,800</b>	<b>263,950</b>	<b>393,893</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>105,800</b>	<b>223,950</b>	<b>353,893</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 7 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  
Local competitors;

Pictures







# FAMILY PICTURE

