

# Proposed NU Business Name: **SETU GENERAL STORE**



Project identification and prepared by: Nasir Hossen,  
Bashon Unit, Gazipur

Project verified by: Md Rofiqul Islam



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

Name	:	<b>MOST. MITU AKTER</b>
Age	:	25-06-1990 ( 25 Years)
Education, till to date	:	B.A pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 1 Sisters
Address	:	Vill: Islampur , P.O: Kodda Bazaar, P.S: Gazipur Sadar 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	:	<b>MOST. SHEFALI BEGUM</b>
(iii) Father's name	:	<b>MD. SHAHINOOR ALOM</b>
(iv) GB member's info	:	Branch: Islampur , Centre # 66 (Female), Member ID: 1234, Group No: 06 Member since: 25-02-1993 (22 Years) First loan: 3,000 taka. Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Two years experience in running business. She has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-063144
Mother Contact No.	:	01954-545209
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

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

Shefali Akter is a member of Grameen Bank since 22 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development and business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SETU GENERAL STORE</b>
Location	:	Beside Member Market, Gazipur
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,00,000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The entrepreneur is owner of the shop.</li><li>▪Collects goods from Gazipur.</li><li>▪Agreed grace period is 4 months.</li></ul>

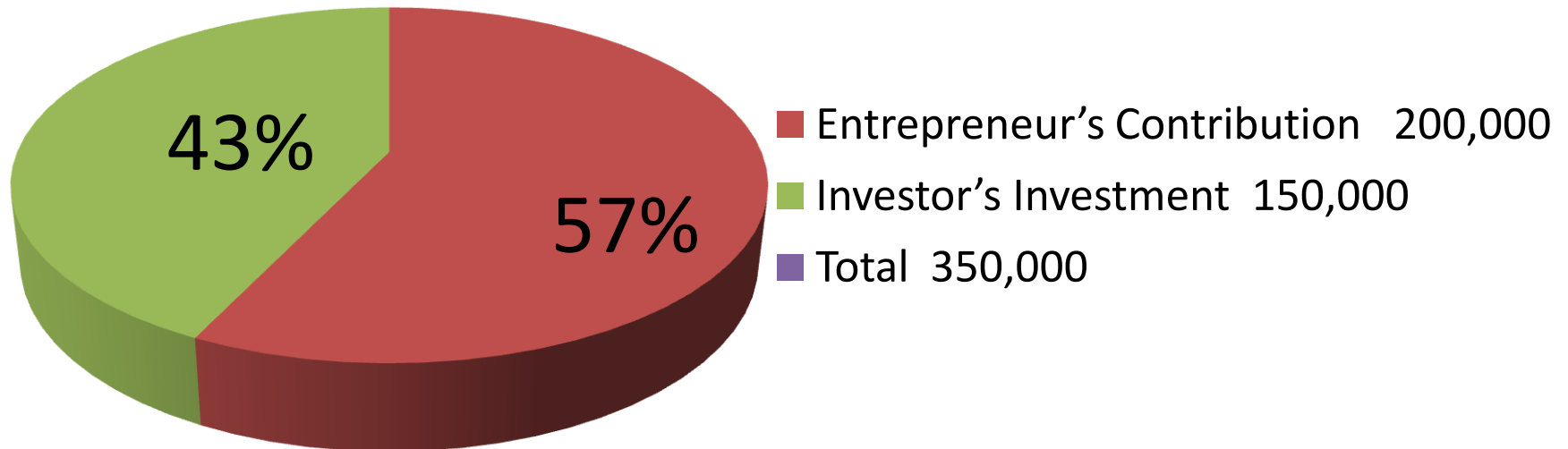
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	3,200	96,000	1,152,000
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Less. Variable Expense</b>			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	2,720	81,600	979,200
<b>Total variable Expense (B)</b>	<b>2,720</b>	<b>81,600</b>	<b>979,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Less. Fixed Expense</b>			
Electricity bill		400	4,800
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,400</b>	<b>76,800</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Egg, Oil, Biscuit	1,00,000	50,000	1,50,000
Soap, Soft drinks, Salt, Mustard oil	50,000	50,000	1,00,000
Washing powder, Chanachur, Cosmetics etc	50,000	50,000	1,00,000
<b>Total</b>	<b>2,00,000</b>	<b>1,50,000</b>	<b>3,50,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	5,800	174,000	2,088,000	2,192,400
<b>Total Sales (A)</b>	<b>5,800</b>	<b>174,000</b>	<b>2,088,000</b>	<b>2,192,400</b>
<b>Less. Variable Expense</b>				
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	4,930	147,900	1,774,800	1,863,540
<b>Total variable Expense (B)</b>	<b>4,930</b>	<b>147,900</b>	<b>1,774,800</b>	<b>1,863,540</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>870</b>	<b>26,100</b>	<b>313,200</b>	<b>328,860</b>
<b>Less. Fixed Expense</b>				
Electricity bill		400	4,800	5,200
Mobile bill & SMS Monitoring		400	4,800	5,200
Transportation		800	9,600	11,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		2,500	30,000	30,000
Entertainment		300	3,600	4,000
<b>Total Fixed Cost</b>		<b>9,400</b>	<b>112,800</b>	<b>115,900</b>
<b>Net Profit (E) [C-D]</b>		<b>16,700</b>	<b>200,400</b>	<b>212,960</b>
<b>Investment Payback</b>			<b>90,000</b>	<b>90,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	200,400	212,960
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		110,400
	<b>Total Cash Inflow</b>	<b>350,400</b>	<b>323,360</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	<b>Total Cash Outflow</b>	<b>240,000</b>	<b>90,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>110,400</b>	<b>233,360</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 02 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















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REACTIVE G. YELLOW  
GROSS WT. : 27.100 KG  
NETT WT. : 25.000 KG





প্রত্যয়ন পত্র

আমি হোছা: সৈয়দা লী বেগম স্বামী মো: শাহিনুর হোসেন  
গ্রাম: ইসলামপুর পো: কল্যাণ বাজার থানা: জয়দেবপুর  
জন্ম: গার্গীপুর আশ্রম প্রথম মেয়ে হোছা: মিতু বেগম  
আমার জন্মসময় স্বনৈহরি দোকান করিবার জন্য  
অনুমতি প্রদান করিয়াছি. ইহা হতে আমাদেও পরিবারে  
কোন কোন দাবি দেওয়া থাকবে না.

স্বাক্ষরিত  
হোছা: সৈয়দা লী বেগম  
গ্রাম: ইসলামপুর  
পো: কল্যাণ বাজার  
থানা: জয়দেবপুর  
জন্ম: গার্গীপুর

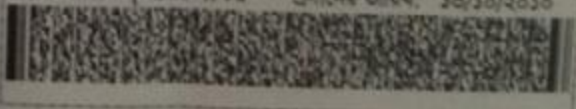
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোসাঃ মিতু আক্তার  
Name: MST. MITU AKTER  
পিতা: মোঃ শাহীনুর আলম  
মাতা: মোসাঃ শেফালী বেগম  
Date of Birth: 25 Jun 1990  
ID NO: 19903313023000863

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি. ভারতী বাহ্যেয়কর্তা জাতীয় অর্থ  
সেবার পত্রের সঙ্গে নিবন্ধিত শেখি অধিকার করা সেবার জন্য অনুমতি করা হলো।  
ঠিকানা: গ্রাম/থানা: ইসলামপুর, কল্যাণ বাজার - ১০৪৬, গার্গীপুর মদর,  
গার্গীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর  
প্রদানের তারিখ: ১০/১০/২০১০



# FAMILY PICTURE

