

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



Project identification and prepared by: Md. Ataur Rahman ,  
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Project verified by: MD. Rafiqul Islam



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

Name	:	<b>MST. SAFALY BEGUM</b>
Age	:	03-10-1982(34 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son 2 daughter
No. of siblings:	:	3 Sister 3 Brothers
Address	:	Vill:Kuniya, P.O:National University, 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>AMELA BEGUM</b>
(iii) Husband name	:	<b>MD NASIR UDDIN BHUIYAN</b>
(iv) GB member's info	:	Branch: Gacha, Centre # 53(Female), Member ID: 5446/1, Group No: 06 Member since: 10/03/2001 (15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 18320
(v) Who pays GB loan installment	:	N/A
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913143497
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMELA BEGUM** joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAKIB GENERAL STORE</b>
Location	:	Kuniya Moddhopara
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 120,000/-(from existing business) 55% Required Investment BDT 100,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is owned.</li><li>▪Collects goods from Board bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

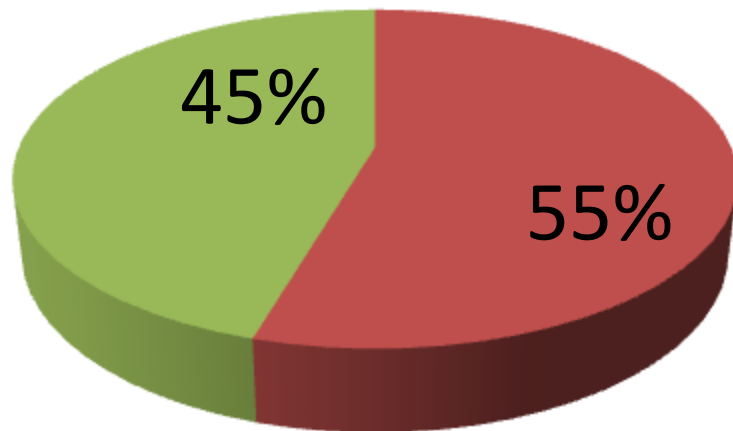
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Electricity bill		800	9,600
Mobile Bill		150	1,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		150	1,800
<b>Total fixed Cost (D)</b>		<b>7,100</b>	<b>85,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,400</b>	<b>76,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (10 x 2000)	20,000	30,000	50,000
Grocery Item	40,000	30,000	70,000
Ice-Cream	20,000	20,000	40,000
Soft Drinks	10,000	2,000	12,000
Onion, Chili, Baby food, Cosmetics	30,000	18,000	48,000
<b>Total</b>	<b>120,000</b>	<b>100,000</b>	<b>220,000</b>

## Source of Finance



■ Entrepreneur's Contribution 120,000

■ Investor's Investment 100,000

■ Total 220,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	4,500	135,000	1,620,000	1,701,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>
<b>Less. Variable Expense</b>				
Grocery Item	3,825	114,750	1,377,000	1,445,850
<b>Total variable Expense (B)</b>	<b>3,825</b>	<b>114,750</b>	<b>1,377,000</b>	<b>1,445,850</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>	<b>255,150</b>
<b>Less. Fixed Expense</b>				
Electricity bill		800	9,600	10,500
Mobile Bill		250	3,000	4,000
Transportation		1,500	18,000	20,000
Salary (self)		5,000	60,000	60,000
Entertainment		150	1,800	2,500
<b>Total Fixed Cost</b>		<b>7,700</b>	<b>92,400</b>	<b>97,000</b>
<b>Net Profit (E) [C-D]</b>		<b>12,550</b>	<b>150,600</b>	<b>158,150</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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	100,000	
1.2	Net Profit	150,600	158,150
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		90,600
	<b>Total Cash Inflow</b>	<b>250,600</b>	<b>248,750</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)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>90,600</b>	<b>188,750</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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



# আবু জেনারেল স্টোর

সকল প্রকার মুদি মানামান আইকানী ও চাচর বিক্রয় করা হয় ।





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# FAMILY PICTURE

