

## Proposed NU Business Name: **SIRAJ STORE**



Project identification and prepared by: Romendra Nath Halдар,  
Feni Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MD. YEASIN ARAFAT</b>
Age	:	01-01-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: west silonia, P.O: hajir bazar , P.S: Feni, Dist: Feni
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>JEBUN NAHAR</b>
(iii) Father's name	:	<b>MD. SIRAJUL ISLAM</b>
(iv) GB member's info	:	Branch: Kalidoho, Feni Centre # 05(Female), Member ID: 6225, Group No: 06 Member since: 14-05-2007 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: NIL
(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	:	14 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.	:	01819-427106
Mother's Contact No.	:	01833655060
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JEBUN NAHAR** joined Grameen Bank since 07 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>SIRAJ STORE</b>
Location	:	Lalpol Bazar, Feni
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16ft x 12ft= 192 square ft
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 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is owned.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

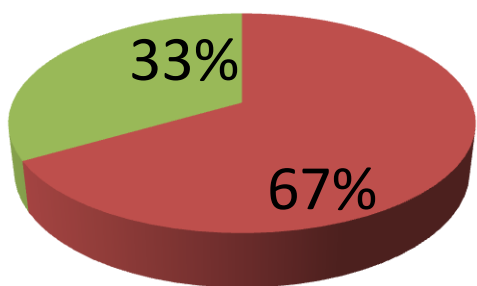
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	4,500	135,000	1,620,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	3,825	114,750	1,377,000
<b>Total variable Expense (B)</b>	<b>3,825</b>	<b>114,750</b>	<b>1,377,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,900	22,800
Mobile Bill		600	7,200
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		500	6,000
Salary (staff)		3,500	42,000
<b>Total fixed Cost (D)</b>		<b>13,500</b>	<b>162,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,750</b>	<b>81,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Turmeric	1	7500	7,500	1	7500	7,500	15,000
Chili	1	6000	6,000	5	6000	30,000	36,000
Rice	2	1600	3,200	4	1600	6,400	9,600
Flour	2	1000	2,000	3	1000	3,000	5,000
Sugar	1	3500	3,500	2	3500	7,000	10,500
Soft Drinks	20	1000	20,000	20	1000	20,000	40,000
Biscuit	50	100	5,000	25	100	2,500	7,500
Cosmetics	278	100	27,800	100	100	10,000	37,800
Milk, Chanachur etc	1250	100	125,000	136	100	13,600	138,600
<b>Total</b>	<b>1605</b>		<b>200,000</b>	<b>296</b>		<b>100,000</b>	<b>300,000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	6,500	195,000	2,340,000	2,457,000
<b>Total Sales (A)</b>	<b>6,500</b>	<b>195,000</b>	<b>2,340,000</b>	<b>2,457,000</b>
<b>Less. Variable Expense</b>				
Grocery Item	5,525	165,750	1,989,000	2,088,450
<b>Total variable Expense (B)</b>	<b>5,525</b>	<b>165,750</b>	<b>1,989,000</b>	<b>2,088,450</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>975</b>	<b>29,250</b>	<b>351,000</b>	<b>368,550</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		1,900	22,800	22,800
Mobile Bill		700	8,400	9,000
Salary (self)		5,000	60,000	60,000
Transportation		2,500	30,000	32,000
Entertainment		500	6,000	7,000
Salary (staff)		6,000	72,000	72,000
<b>Total Fixed Cost</b>		<b>16,600</b>	<b>199,200</b>	<b>202,800</b>
<b>Net Profit (E) [C-D]</b>		<b>12,650</b>	<b>151,800</b>	<b>165,750</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	151,800	165,750
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		91,800
	<b>Total Cash Inflow</b>	<b>251,800</b>	<b>257,550</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>91,800</b>	<b>197,550</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 14 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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বিচার্জ  
করা হয়  
এবং  
ইন্টারনেট  
আ্যক্টিভ করা হয়

এখানে  
ফ্রেশিলোড  
করা হয়

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# FAMILY PICTURE

