

SAJIB STORE



Project identification by: Nurul Islam

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BIJOY MAHMUD (SAJIB)
Age	:	08-10-1994 (20 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Present Address		Vill: Patira P.O: Tolna P.S: Khilkhet Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SHAHIDA BEGUM
(iii) Father's name	:	MD BABUL HOSEN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 30 (Female), Member ID: 2254/1, Group No: 01 Member since: 01-05-2004 (10 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : 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	:	Nine years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-700898
Father Contact No.	:	01937-055754
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Shahida Begum is a member of Grameen Bank since 10 years. At first she took 5,000 taka loan from Grameen Bank. Most. Shahida Begum gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SAJIB STORE
Location	:	Khilkhet, Dhaka
Total Investment in BDT	:	1,56,000 taka
Financing	:	Self BDT 81,000 (from existing business) 52% Required Investment BDT 75,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Sugar, Salt, Soft drink, Biscuit, Chanachur, Chips, Body spray, Tissue paper, Pencil, Khata etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dokshinkhan & Patira.▪The shop is rented.▪Agreed grace period is 4 months.

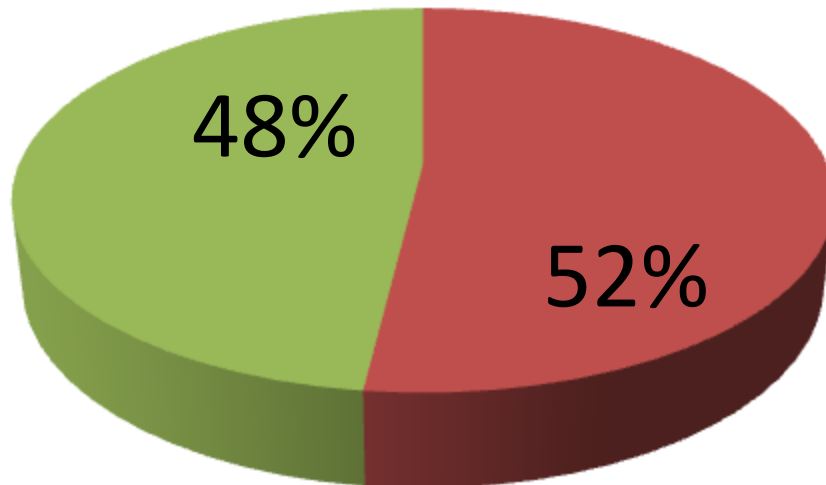
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Sugar, Salt, Soft drink, Biscuit, Chanachur, Chips, Body spray, Tissue paper, Pencil, Khata etc	3,105	93,150	1,117,800
Total Sales (A)	3,105	93,150	1,117,800
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Sugar, Salt, Soft drink, Biscuit, Chanachur, Chips, Body spray, Tissue paper, Pencil, Khata etc	2,700	81,000	972,000
Total variable Expense (B)	2,700	81,000	972,000
Contribution Margin (CM) [C=(A-B)]	405	12,150	145,800
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		400	4,800
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Spoil goods		50	600
Transportation		500	6,000
Total fixed Cost (D)		6,750	81,000
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Soap, Biscuit etc	24,000	35,000	59,000
Soft drinks, Noodles, Chanachur, Khata etc	30,000	30,000	60,000
Tissue paper, Salt, sugar, cosmetics etc	15,000	10,000	25,000
Fridge	12,000	-	12,000
Total	81,000	75,000	1,56,000

Source of Finance



- Entrepreneur's Contribution 81,000
- Investor's Investment 75,000
- Total 156,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Sugar, Salt, Soft drink, Biscuit, Chanachur, Chips, Body spray, Tissue paper, Pencil, Khata etc	4,830	144,900	1,738,800	1,773,576	1,809,048
Total Sales (A)	4,830	144,900	1,738,800	1,773,576	1,809,048
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Sugar, Salt, Soft drink, Biscuit, Chanachur, Chips, Body spray, Tissue paper, Pencil, Khata etc	4,200	126,000	1,512,000	1,542,240	1,573,085
Total variable Expense (B)	4,200	126,000	1,512,000	1,542,240	1,573,085
Contribution Margin (CM) [C=(A-B)]	630	18,900	226,800	231,336	235,963
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,200	6,300
Mobile bill & SMS Monitoring		200	2,400	2,500	2,600
Salary (self)		6,000	72,000	72,000	72,000
Spoil goods		100	1,200	1,200	1,200
Transportation		700	8,400	8,500	8,700
Non Cash Item					
Depreciation		200	2,400	2,400	2,400
Total Fixed Cost		8,700	104,400	104,800	105,200
Net Profit (E) [C-D]		10,200	122,400	126,536	130,763
Investment Payback			30,000	30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	75,000		
1.2	Net Profit	122,400	126,536	130,763
1.3	Depreciation (Non cash item)	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus		94,800	193,736
	Total Cash Inflow	199,800	223,736	326,899
2	Cash Outflow			
2.1	Purchase of Product	75,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000	30,000
	Total Cash Outflow	105,000	30,000	30,000
3	Net Cash Surplus	94,800	193,736	296,899

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

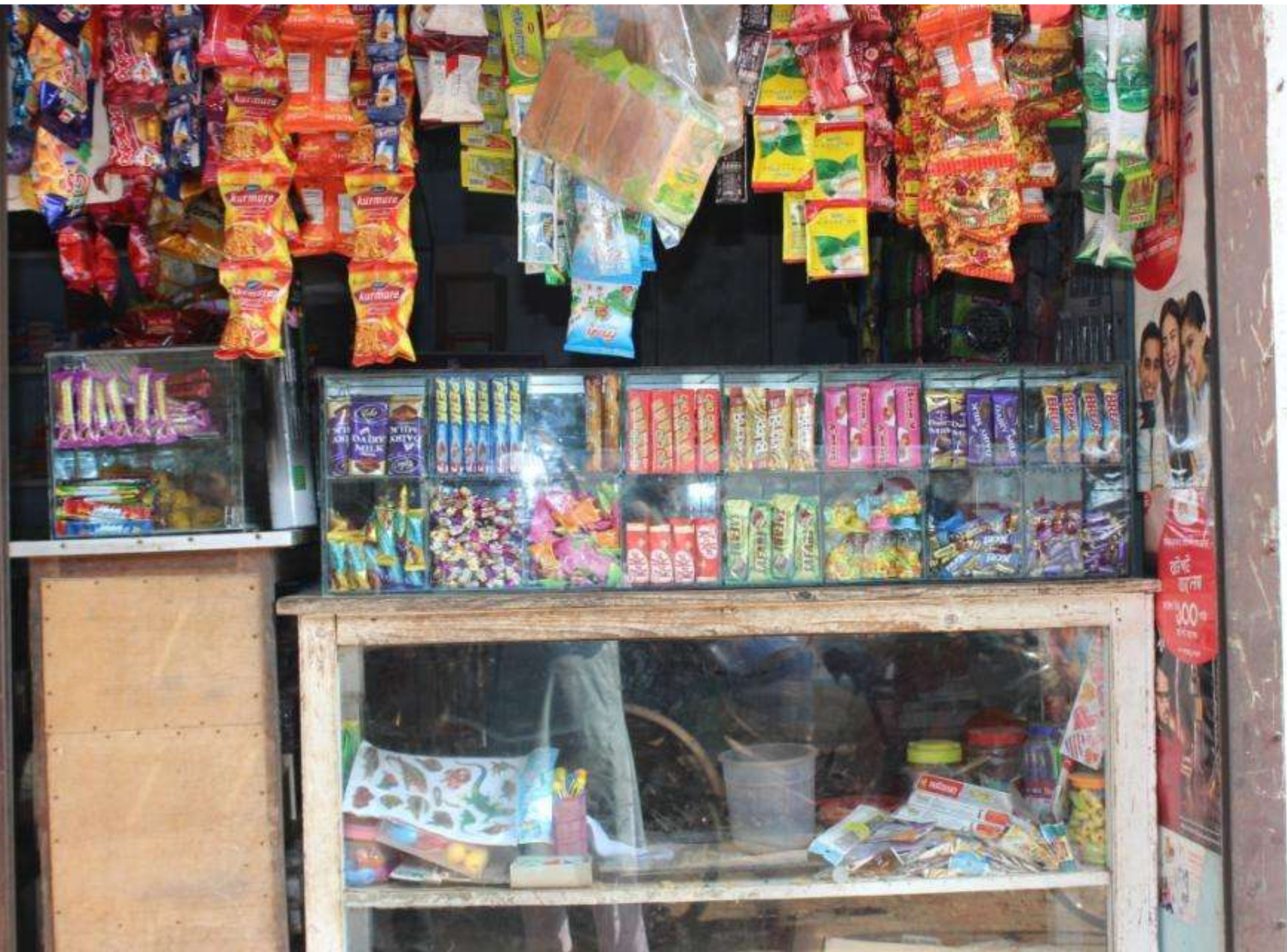
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures









মাশ কোচিং সেন্টা

FAMILY PICTURE

