

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



Project identification and prepared by, Md Ebadot Hossain  
Puthiya Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



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

Name	:	<b>MD ALAMGIR HOSSAIN</b>
Age	:	10-05-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	3 Sons
Address	:	Vill: Ganda Gohali P.O: Puthiya P.S: Puthiya , Dist: Rajshahi
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>MST AMELA BIBI</b>
(iii) Father's name	:	<b>MD ABDUL MANNAN</b>
(iv) GB member's info	:	Branch: Puthiya, Centre # 63 (Female), Member ID: 7468/1, Group No: 05 Member since: 10-11-2007 (09 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000 Outstanding loan: 7360
(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	:	15 years experience in running business. Own business 12 years. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-798108
Mother's Contact No.	:	01772-855645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Puthiya Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST AMELA BIBI** joined Grameen Bank since 09 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAJIB STORE</b>
Location	:	Nimtola Baazar,Puthiya, Rajshahi
Total Investment in BDT	:	BDT 163,000/-
Financing	:	Self BDT 113,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft = 300 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,Flour,Sugar,Soft drinks, Cosmetic etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Natore &amp; Puthiya.</li><li>▪Agreed grace period is 3 months.</li></ul>

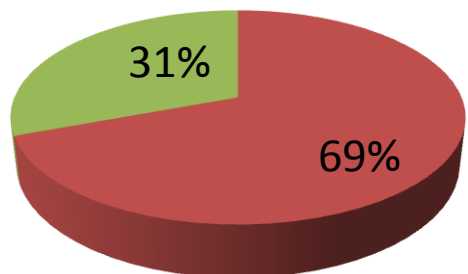
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Biscuit, Chips, Cosmetics, Rice, Flour, Sugar etc	3600	108000	1296000
<b>Total Sales (A)</b>	3600	108000	1296000
<b>Less Variable Expense</b>			
Biscuit, Chips, Cosmetics, Rice, Flour, Sugar etc	3060	91800	1101600
<b>Total variable Expense (B)</b>	3,060	91800	1101600
<b>Contribution Margin (CM) [C=(A-B)]</b>	540	16200	194400
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		200	2400
Bank charge		100	1200
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		8,100	97200
<b>Net Profit (E)= [C-D]</b>		8,100	97200

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	15	1700	25,500	6	1,700	10,200	35,700
Flour	2	850	1,700	0	0	0	1,700
Sugar	2	3400	6,800	3	3400	10,200	17,000
Pulse	1	5000	5,000	1	10000	10,000	15,000
Poultry feed	10	2200	22,000	0	0	0	22,000
Cosmetics	1	19800	19,800	1	9800	9,800	29,600
Detergent	0	0	2,000	0	0	0	2,000
Soap	4	250	1,000	0	0	0	1,000
Biscuit	5	240	1,200	0	0	0	1,200
Soft Drinks	20	400	8,000	1	9800	9,800	17,800
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>61</b>	<b>0</b>	<b>113,000</b>	<b>12</b>	<b>0</b>	<b>50,000</b>	<b>163,000</b>

## Source of Finance



- Entrepreneur's Contribution 113,000
- Investor's Investment 50,000
- Total 163,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Biscuit, Chips, Cosmetics, Rice, Flour, Sugar etc	6600	198000	2376000	2494800
<b>Total Sales (A)</b>	6600	198000	2376000	2494800
<b>Less Variable Expense</b>				
Biscuit, Chips, Cosmetics, Rice, Flour, Sugar etc	5610	168300	2019600	2120580
<b>Total variable Expense (B)</b>	5,610	168300	2019600	2120580
<b>Contribution Margin (CM) [C=(A-B)</b>	990	29700	356400	374220
<b>Less Variable Expense</b>				
Rent		800	9600	9,600
Electricity bill		700	8400	8600
Transportation		1,500	18,000	18500
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		300	3600	3600
Guard		200	2400	2400
Bank charge		100	1200	1200
Mobile bill		350	4200	4300
<b>Total fixed cost (D)</b>		13,750	165,000	165,800
<b>Net Profit (E)= [C-D]</b>		15950	191400	208,420
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	65,400	68,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		35,400
	<b>Total Cash Inflow</b>	115400	104070
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	35,400	74070

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 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





A man standing in a cluttered general store.

Matador

CHASI

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শ্রী বাহের জন্ম







# FAMILY PICTURE

