

Proposed NU Business Name: **SAGOR STORE**



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Mohastan Unit, Bogra

Project verified by: Md Mojaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAGOR PRAMANIK
Age	:	01-01-1988 (28 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 Daughter 01 Son
No. of siblings:	:	06 Sisters 01 Brother
Address	:	Vill: Gokul Dakshinpara P.O: Gokul P.S: Bogra Sadar , Dist: Bogra .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST SHAHEDA BEGUM
(iii) Father's name	:	LATE LOKMAN PRAMANIK
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 33 (Female), Member ID: 2823/2, Group No: 06 Member since: 2823/2 (21 Years) First loan: BDT 3000 Taka.
Further Information:		Existing loan: BDT 6000, Outstanding loan: Nil
(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.)	:	None
Business Experiences and Training Info	:	05 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.	:	01718-516048
Family's Contact No.	:	01773-067722
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohastan Unit,Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SHAHEDA BEGUM Joined Grameen Bank Since 21 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	SAGOR STORE
Location	:	Gokul Baazar
Total Investment in BDT	:	BDT 180000
Financing	:	Self BDT 120000 (from existing business) 67% Required Investment BDT 60000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 10ft= 100 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Groceries items etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

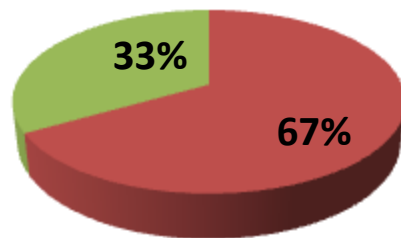
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries items	3600	108000	1296000
Total Sales (A)	3600	108000	1296000
Less Variable Expense			
Grocaries items	3060	91800	1101600
Total variable Expense (B)	3,060	91800	1101600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less Variable Expense			
Rent		300	3600
Electricity bill		400	4800
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		500	6000
Generator		100	1200
Mobile bill		200	2400
Total fixed cost (D)		8,500	102000
Net Profit (E)= [C-D]		7,700	92400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	13	1600	20,800	0	0	0	20,800
Flour	2	2000	4,000	0	0	0	4,000
Bran	12	900	10,800	0	0	0	10,800
Soyabin oil	75	100	7,500	0	0	0	7,500
Soap	20	300	6,000	4	2,200	8,800	14,800
Soap Powder	2	2750	5,500	0	0	0	5,500
Sugar	5	3000	15,000	0	0	0	15,000
Pulse	2	7000	14,000	0	0	0	14,000
Biscuit	3	300	900	15	500	7,500	8,400
Egg	20	100	2,000	0	0	0	2,000
Dove soap	1	3500	3,500	0	0	0	3,500
Security	1	30000	30,000	0	0	0	30,000
Others				1	1	12,500	
Paddy powder	0	0	0	52	600	31,200	31,200
Total	156	0	120,000	71	0	60,000	180,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 60,000
- Total 180,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocaries items	5300	159000	1908000	2003400	2103570
Total Sales (A)	5300	159000	1908000	2003400	2103570
Less Variable Expense					
Grocaries items	4505	135150	1621800	1702890	1788034.5
Total variable Expense (B)	4,505	135150	1621800	1702890	1788034.5
Contribution Margin (CM) [C=(A-B)	795	23850	286200	300510	315535.5
Less Variable Expense					
Rent		300	3600	3,600	3600
Electricity bill		600	7200	7700	8200
Transportation		2,400	28800	29,300	29800
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Generator		100	1200	1200	1200
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		9,200	109,200	110,300	111400
Net Profit (E)= [C-D]		14650	175800	190,210	204135.5
Investment Payback			24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	175,800	190,210	204135.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151,800	318010
	Total Cash Inflow	235800	342010	522145.5
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	151,800	318010	498145.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

Pictures







FAMILY PICTURE

