

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



Project identification and prepared by: MD. Delowar Hossain  
Kapasia Unit, Gajipur

Project verified by: : Shushanta Kumar Bishash



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ALAMGIR HOSSAIN</b>
Age	:	13-12-1988 (27 Yars)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	5 Brothers 4 Sisters
Address	:	Vill: Bangura,P.O: Vaual Chadpur 1730,P.S:Kapashia,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>SAMSUN NAHAR</b>
(iii) Father's name	:	<b>LATE ABDUL HAI</b>
(iv) GB member's info	:	Branch: Cahdpur, Kapasia Centre # 1(Female), Member ID: 5517, Group No: 5 Member since: 05-07-1997 (20Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, 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.)	:	Nil
Business Experiences and Training Info	:	10years experience in running business. He has 7 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-245015
Mother's Contact No.	:	01715-697163
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAMSUN NAHAR** joined Grameen Bank since 20 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>SITRATUL STORE</b>
Location	:	Chadpur Bazar
Total Investment in BDT	:	BDT 200000/-
Financing	:	Self BDT 120000/-(from existing business) 60% Required Investment BDT 80000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 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 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kapasia.</li><li>▪Agreed grace period is 3 months.</li></ul>

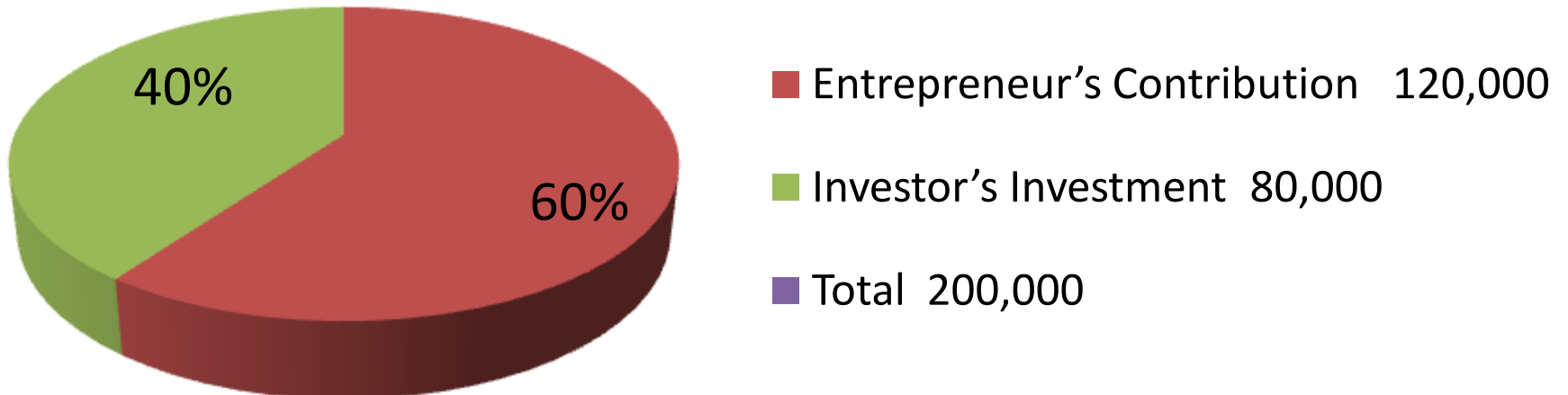
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	3100	93000	1116000
<b>Total sales (A)</b>	3100	93000	1116000
<b>Less Variable Exp.</b>			
Grocery item	2635	79050	948600
<b>Total Variable exp. (B)</b>	2635	79050	948600
<b>Contribution Margin CM [C= (A-B)]</b>	<b>465</b>	<b>13950</b>	<b>167400</b>
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		150	1800
Guard		250	3000
Genaretor		300	3600
Mobile		300	3600
<b>total fixed cost (D)</b>		8500	102000
<b>Net profit (E) [C-D]</b>		<b>5450</b>	<b>65400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drinks	20	525	10,500	30	525	15,750	26,250
Bakery Item	100	400	40,000	100	90	9,000	49,000
Cosmetics	100	100	10,000	100	100	10,000	20,000
Confectionary item	100	200	20,000	100	200	20,000	40,000
Oil	100	100	10,000	100	100	10,000	20,000
Others	100	95	9,500	305	50	15,250	24,750
Security			20,000				20,000
<b>Total</b>	<b>520</b>		<b>120,000</b>	<b>735</b>		<b>80,000</b>	<b>200,000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	3800	114000	1368000	1436400	1508220
<b>Total Sales (A)</b>	<b>3800</b>	<b>114000</b>	<b>1368000</b>	<b>1436400</b>	<b>1508220</b>
less variable Expenses					
Grocery item	3230	96900	1162800	1220940	1281987
Total variable Expenses (B)	3230	96900	1162800	1220940	1281987
<b>Contribution Margin (CM)= (A-B)</b>	<b>570</b>	<b>17100</b>	<b>205200</b>	<b>215460</b>	<b>226233</b>
<b>Less Fixed Expenses</b>					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12000	12000
Transportation		565	6780	6780	6780
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Guard		250	3000	3000	3000
Genaretor		300	3600	3600	3600
Mobile		400	4800	4800	4800
Total Fixed Cost		8715	104580	104580	104580
<b>Net Profit (E) (C-D)</b>		<b>8385</b>	<b>100620</b>	<b>110880</b>	<b>121653</b>
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	100,620	110,880	121653
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68,620	147500
	<b>Total Cash Inflow</b>	180620	179500	269153
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	
3	<b>Net Cash Surplus</b>	68,620	147500	237153

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:  
Experience & Skill :10 Years: 7  
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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اللَّهُ

شورپی  
مکین

DRAGON  
DRAGON  
DRAGON









A man in a red polo shirt stands behind a counter in a small grocery store.

Stacks of white bread bags on the counter.

A bunch of yellow bananas on the counter.

LEXUS  
Extra 50%

Aspirin  
Aspirin  
Aspirin





Anchor

Anchor

சென்னை

Anchor





3C গুল আমলাৰ এলাকা





# FAMILY PICTURE

