

## Proposed NU Business Name: **SADIYA VARIETY STORE**



Project identification and prepared By Md. Lokman Hakim  
Godagari, Rajshahi

Project verified by: Md. Mozaharun Islam



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

Name	:	<b>Md. Sadikul Islam (Masum)</b>
Age	:	1-03-1989(30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers,1 Sister
Address	:	Vill: Pripur P.O Piripur:, P.S:Godagari, 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>Ms.Kajol Rekha</b>
(iii) Father's name	:	<b>Md. Nurul Islam</b>
(iv) GB member's info	:	Branch :Mati kata ,Goda Gari, Centre # 66/(Female), Member ID: 6438/2, Group No: 02 Member since:08/02/2013(4 years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 150,000, Outstanding loan:92020
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	5 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742203532
Mother's Contact No.	:	01836101892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms. Kajol Rekha** joined Grameen Bank since 4 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>: SADIYA VARIETY STORE</b>
Location	:	Godagari,Rajshahi
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 8ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Steel Items.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is Owned</li><li>▪Collects goods from Rajshahi</li><li>▪Agreed grace period is 3 months.</li></ul>

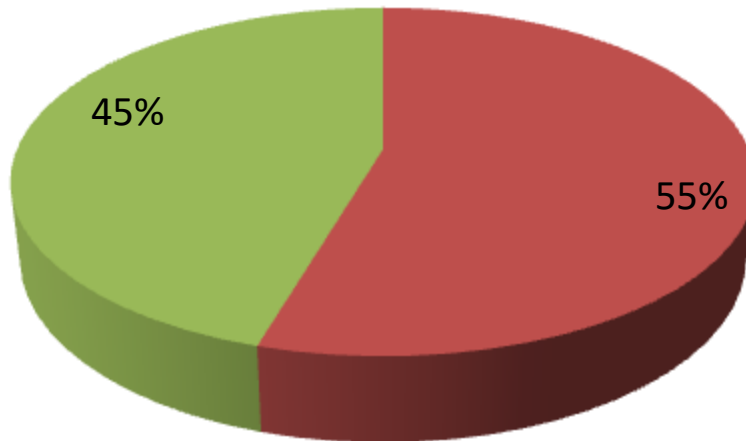
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Steel Item	3000	90000	1080000
<b>Total Sales (A)</b>	3000	60000	720000
<b>Less. Variable Expense</b>			
Steel Item	2400	72000	864000
<b>Total variable Expense (B)</b>	2400	72000	864000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less. Fixed Expense</b>			
Rent		500	
Electric Bill		200	2400
Transportation		100	1200
Salary (self)		3000	36000
Salary (staff)			0
Guard			0
Entertainment		50	600
Generator			0
Mobile		200	2400
<b>Total fixed Cost (D)</b>		3500	42000
<b>Net Profit (E) [C-D]</b>		14500	174000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Plastic Item		40000	40000			30000	70000
Aluminum		10000	10000			10000	20000
Steel Item		10000	10000			10000	20000
<b>Total</b>							
			60000			50000	110000

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
Revenue (sales)					
Steel Item	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense					
Steel Item	3200	96000	1152000	1209600	1270080
Total variable Expense (B)	3200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)]	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
Less. Fixed Expense					
Rent		5000			
Electric Bill		400	4800	5040	5292
Transportation		2000	24000	25200	26460
Salary (self)		3000	36000	37800	39690
Salary(staff)		0	0	0	0
Guard			0	0	0
Generator			0	0	0
Entertainment		100	1200	1260	1323
Mobile		500	6000	6300	6615
Total fixed Expenses		5900	70800	74340	78057
Net Profit (E) [C-D]		18100	217200	228060	239463
Investment Payback			20000	20000	20000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	217200	228060	239463
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		197200	405260
	Total Cash Inflow	267200	425260	644723
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	197200	405260	624723

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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

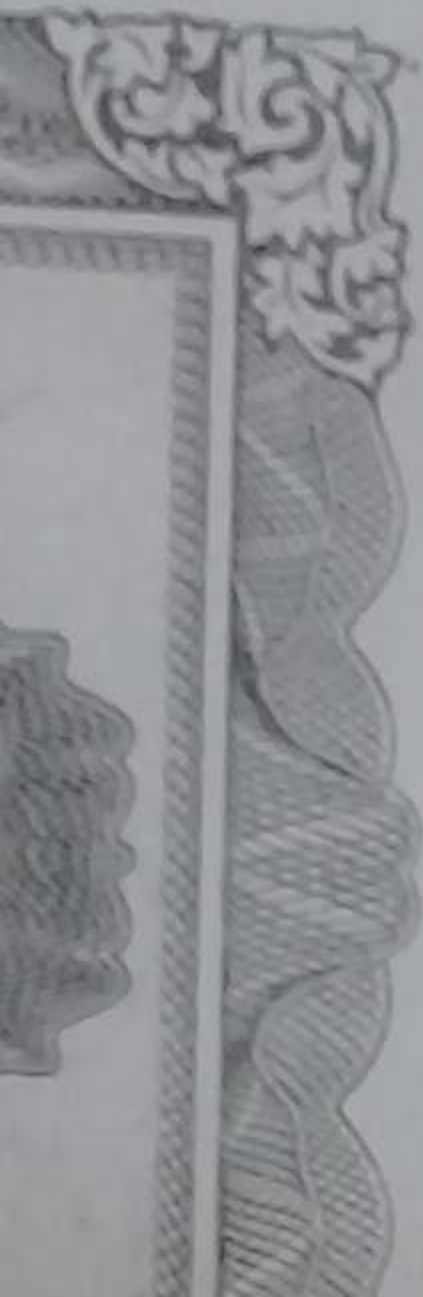
Theft  
Fire  
Political unrest

Pictures









Government  
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# FAMILY PICTURE

