

Proposed NU Business Name: **SATHI STORE**



Project identification and prepared by: Romedra nath haldar,
Sonagazi Unit, Feni

Project verified by: Sushsanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	AJGOR ALI RAJIB
Age	:	31-12-1990 (26 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Chorgonesh, P.O: Sonagazi, P.S: Sonagazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ALEYA BEGUM
(iii) Father's name	:	ABDUL KALAM
(iv) GB member's info	:	Branch: Chorchandia Sonagazi, Centre # 20 (Female), Member ID: 8951/1, Group No: 14 Member since: 11-08-2010 (07Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 21420/-
(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	:	10 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.	:	01833-952178
Mother's Contact No.	:	01821-504690
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEYA BEGUM joined Grameen Bank since 10 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SATHI STORE
Location	:	Kashimpur Bazaar, Sonagazi, Feni
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	05 ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by invested in existing goods like; grocery item.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni, Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

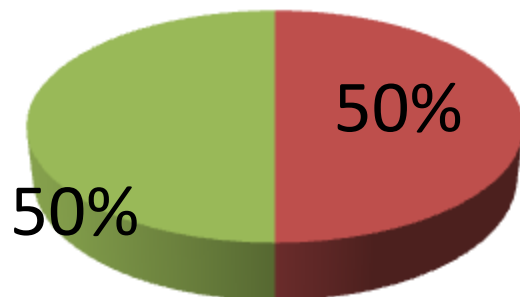
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	45,000	540,000
Total Sales (A)	45,000	540,000
Less. Variable Expense		
Grocery item	33,750	405,000
Total variable Expense (B)	33,750	405,000
Contribution Margin (CM) [C=(A-B)]	11,250	135,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	500	6,000
Transportation	100	1,200
Total fixed Cost (D)	6,300	75,600
Net Profit (E) [C-D]	4,950	59,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile card	200	50	10,000	400	50	20,000	30,000
Biscuit	100	50	5,000	100	50	5,000	10,000
Water	1	10000	10,000	1	10000	10,000	20,000
Juice	1	5000	5,000	2	5000	10,000	15,000
Chanachur, Chips	1	2500	2,500	1	2500	2,500	5,000
Betel leaf, Tea	1	2500	2,500	1	2500	2,500	5,000
Security	1	15000	15,000	0	0	0	15,000
Total	305		50,000	505		50,000	100,000

Source of Finance



■ Entrepreneur's Contribution 50,000

■ Investor's Investment 50,000

■ Total 100,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	60,000	720,000	756,000	793,800
Total Sales (A)	60,000	720,000	756,000	793,800
Less. Variable Expense				
Grocery item	45,000	540,000	567,000	595,350
Total variable Expense (B)	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	15,000	180,000	189,000	198,450
Less. Fixed Expense				
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	400	4,800	5,500	8,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Rent	500	6,000	6,000	6,000
Transportation	150	1,800	2,000	2,500
Total Fixed Cost	6,450	77,400	79,500	83,500
Net Profit (E) [C-D]	8,550	102,600	109,500	114,950
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	102,600	109,500	114,950
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		82,600	172,100
	Total Cash Inflow	152,600	192,100	287,050
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	82,600	172,100	267,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

Pictures











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গাণী উপজেলা হক







Rotato Crackers
SWEET CRACKER

Wafa
Wafa
Wafa

স্মার্কিজ বিডি





FAMILY PICTURE

