

Proposed NU Business Name: **SAJEEB DEPARTMENTAL STORE**



Project identification and prepared by: Md. Belal Hossain,
Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MIRJA MOHAMMAD STORE
Age	:	10-09-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son & 2 Daughter
No. of siblings:	:	1 Brothers & 3 Sister
Address	:	Vill: Dakshin Sadar, P.O: Dakshin Sadar, P.S: Chagolnaiya, 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	:	ROIMAR NESA
(iii) Father's name	:	LATE. MIRJA MOHAMMAD ISHAK
(iv) GB member's info	:	Branch: Joshpur, Centre # 08 (Female), Member ID: 3042/1, Group No: 03 Member since: 05-01-2001 to 2007 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	N/A
(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	:	06 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.	:	01829-660105
Mother's Contact No.	:	01819-940020
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROIMAR NESHA joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

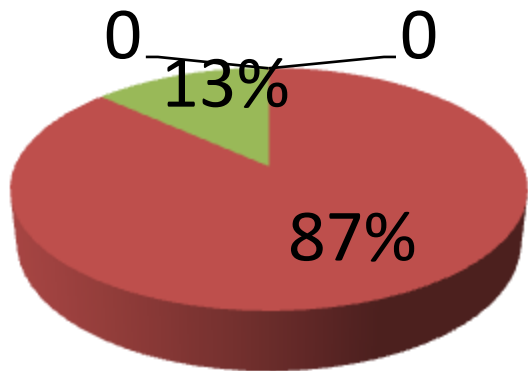
Business Name	:	SAJEEB DEPARTMENTAL STORE
Location	:	Mirjar Bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 390,000/-(from existing business) 87% Required Investment BDT 60,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 16 ft= 320 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a confectionery shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Confectionery item	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Confectionery item	80,000	960,000
Total variable Expense (B)	80,000	960,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	300	3,600
Guard	300	3,600
Rent	3,500	42,000
Total fixed Cost (D)	10,100	121,200
Net Profit (E) [C-D]	9,900	118,800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	400	55	22,000	100	55	5,500	27,500
Soyabin Oil	200	95	19,000	200	95	19,000	38,000
Parachuit Oil	100	180	18,000	100	180	18,000	36,000
Soap	300	38	11,400	100	38	3,800	15,200
Washing powder	200	45	9,000	0	0	0	9,000
Ice-cream	1	40000	40,000	0	0	0	40,000
Biscuit	1	40000	40,000	0	0	0	40,000
Coil	100	60	6,000	0	0	0	6,000
Potato	400	9	3,600	0	0	0	3,600
Others	1	11000	11,000	1	13700	13,700	24,700
Security	1	210000	210,000	0	0	0	210,000
Total	1704	301482	390,000	501	14,068	60,000	450,000

Source of Finance



- Entrepreneur's Contribution 390,000
- Investor's Investment 60,000
- Total 450,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Confectionery item	130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)	130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense				
Confectionery item	104,000	1,248,000	1,310,400	1,375,920
Total variable Expense (B)	104,000	1,248,000	1,310,400	1,375,920
Contribution Margin (CM) [C=(A-B)]	26,000	312,000	327,600	343,980
Less. Fixed Expense				
Electricity Bill	500	6,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	400	4,800	5,500	6,000
Guard	300	3,600	3,600	3,600
Rent	3,500	42,000	42,000	42,000
Total Fixed Cost	10,300	123,600	132,000	134,000
Net Profit (E) [C-D]	15,700	188,400	195,600	209,980
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	188,400	195,600	209,980
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		164,400	336,000
	Total Cash Inflow	248,400	360,000	545,980
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	164,400	336,000	521,980

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 6 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





সজিব ডিপার্টমেন্টাল ষ্টোর

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FAMILY PICTURE

