

Proposed NU Business Name: **SABUJ GENARAL STORE**

Project identification and prepared by: Wahiduzzaman,
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Project verified by: MD. Kazimuddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AHSAN AL MAMUN
Age	:	02-12-1988 (29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Islampur P.O:kodda bazar;P.S: Gazipur Shadar ;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	:	MST.HOSNERA BEGUM
(iii) Father's name	:	MR.HARUN AR RASHID
(iv) GB member's info	:	Branch: Bason , Centre # 66/2 (Female), Member ID: 5331; Group No: 01 Member since: 01-01-2002 to 2017(13Years) First loan: BDT 5,000/- Last Loan : 50,000 Outstanding loan: 10000
Further Information:		
(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	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01828963333
Family's Contact No.	:	01834607782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.HOSNERA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SABUJ GENARAL STORE
Location	:	Islampur, Gazipur
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 200,000/- (from existing business) 57% Required Investment BDT 150,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	32 ft x 10 ft= 320 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Rice,Oill, Pulse, Suger,Flour,Cosmatic etc. ▪Average 14% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop . ▪Collects goods from Chowrasta,Gazipur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocery	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less Variable Expense			
Rent		0	0
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		7,400	88800

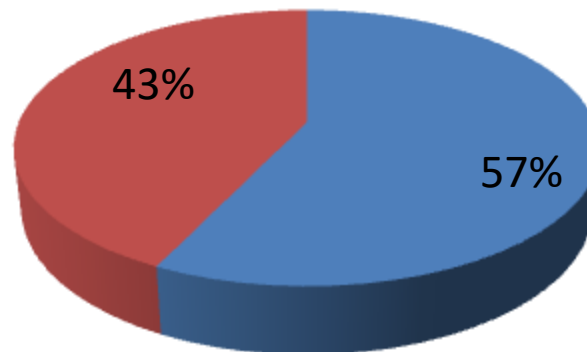
Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	4000	120000	1440000	1512000	1587600
		0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Grocery	3400	102000	1224000	1285200	1349460
			0		
Total variable Expense (B)	3,400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less Variable Expense			0		
Rent		0		0	0
Electricity bill		250	3000	3500	4000
Transportation		350	4200	4,700	5200
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		6,250	75,000	76,100	77200
Net Profit (E)= [C-D]		11750	141000	150,700	160940
Investment Payback			60,000	60,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	10	2500	25,000	10	2,500	25,000	50,000
Oil	2	14500	29,000	2	14,500	29,000	58,000
Pulse	2	4200	8,400	2	4,200	8,400	16,800
Suger	2	2450	4,900	1	2,450	2,450	7,350
Flour	4	950	3,800	3	950	2,850	6,650
Cosmatic Item	1	90000	90,000	1	0	50,000	140,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Others	1	38900	38,900	1	0	32,300	71,200
	0	0	0	0	0	0	0
Scurity	1	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	23	0	200,000	20	0	150,000	350,000

- Entrepreneur Contribution=200000
- Investors Investment=150000
- Total=350000
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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	150,000		
1.2	Net Profit	141000	150,700	160940
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81,000	171700
	Total Cash Inflow	291000	231700	332640
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	60000
3	Net Cash Surplus	81,000	171700	272640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 5 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



