

## Proposed NU Business Name: **SABUJ GENERAL STORE**



Project identification and prepared by: Nasir Uddin,  
Bashon Unit, Gazipur

Project verified by: Md Rofiquil Islam



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

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

Name	:	<b>MD AHASAN AL MAMUN</b>
Age	:	02-12-1988 (27 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Islampur, P.O: Kodda bazaar, P.S: Gazipur Sadar 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>MOST. HOSNE ARA AKTER</b>
(iii) Father's name	:	<b>Mr . HARUN OR RASHID</b>
(iv) GB member's info	:	Branch: Bashon Gazipur , Centre # 66 (Female), Member ID: 5331, Group No: 02 Member since: 03-05-1992 (23 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 9,735
(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	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-596306
Mother Contact No.	:	01714996868
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MOST. HOSNE ARA AKTER is a member of Grameen Bank since 23 years. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SABUJ GENERAL STORE</b>
Location	:	Islampur bazaar, Gazipur
Total Investment in BDT	:	BDT 2,54,500
Financing	:	Self BDT 1,54,500 (from existing business) 61% Required Investment BDT 1,00,000 (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	<del>15 ft x 10 ft= 150 square ft</del>
Security	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, pottery goods, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc.</li> <li>▪Provide Bkash serviece.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Chourasta, Kodda, Gazipur.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

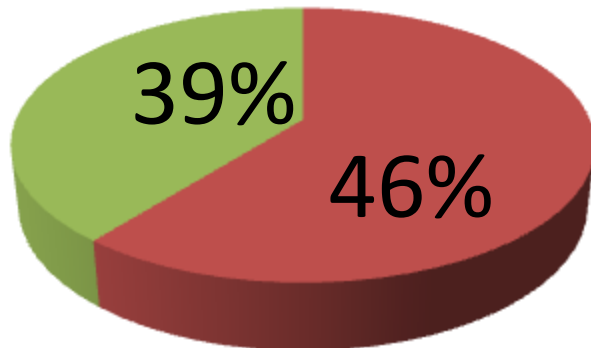
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	3,000	90,000	1,080,000
Bikash	60	1,800	21,600
Flexi-load	54	1,620	19,440
<b>Total Sales (A)</b>	<b>3,114</b>	<b>93,420</b>	<b>1,121,040</b>
<b>Less. Variable Expense</b>			
Grocery item	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>564</b>	<b>16,920</b>	<b>203,040</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity bill		500	6,000
Generator bill		300	3,600
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Guard		200	2,400
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,100</b>	<b>97,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,820</b>	<b>105,840</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (20 x 1,700)	25,500	51,000	76,500
Oil (1 drum x 15,000)	15,000	-	15,000
Flour (2 bag x 1,500)	3,000	-	3,000
Soft drinks,	15,000	5,000	20,000
Sugar, Onion, Spice, Garlic	20,000	14,000	34,000
Others	25,000	20,000	45,000
Bikash	36,000	10,000	46,000
Fridge	15,000	-	15,000
<b>Total</b>	<b>1,54,500</b>	<b>1,00,000</b>	<b>2,54,500</b>

## Source of Finance



- Entrepreneur's Contribution 154,500
- Investor's Investment 100,000
- Total 254,500

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery item	5,000	150,000	1,800,000	1,890,000
Bikash	54	1,620	19,440	20,412
Flexi-load	100	3,000	36,000	37,800
<b>Total Sales (A)</b>	<b>5,154</b>	<b>154,620</b>	<b>1,855,440</b>	<b>1,948,212</b>
<b>Less. Variable Expense</b>				
Grocery item	4,250	127,500	1,530,000	1,606,500
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>1,606,500</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>904</b>	<b>27,120</b>	<b>325,440</b>	<b>341,712</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity bill		500	6,000	7,000
Generator bill		300	3,600	4,000
Mobile bill & SMS Monitoring		400	4,800	5,300
Transportation		800	9,600	11,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		300	3,600	4,000
Guard		200	2,400	3,000
<b>Non Cash Item</b>				
Depreciation		250	3,000	3,000
<b>Total Fixed Cost</b>		<b>11,750</b>	<b>141,000</b>	<b>145,800</b>
<b>Net Profit (E) [C-D]</b>		<b>15,370</b>	<b>184,440</b>	<b>195,912</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	184,440	195,912
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		127,440
	<b>Total Cash Inflow</b>	<b>287,440</b>	<b>326,352</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>127,440</b>	<b>266,352</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 07 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







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সবুজ জেনারেল স্টোর

শ্রী: সবুজ

মোবাইল: ০১৬৭০-৭৯১২৭৯



সবুজ ডেলিক

সবুজ জেনারেল fast  
কে কলী  
কক শাকী

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



আশান

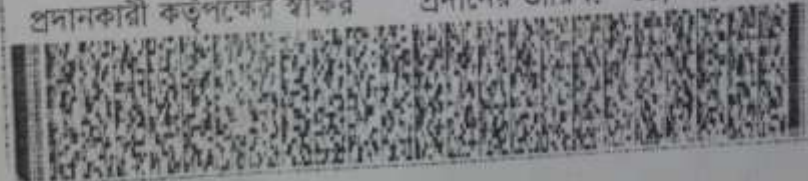
নাম: মোঃ আহসান আল মামুন  
Name: MD. ASHAN AL MAMUN  
পিতা: মি. হারুন আর রশিদ  
মাতা: মোসাঃ হোসনে আরা আক্তার  
Date of Birth: 02 Dec 1988  
ID NO: 3313023772628

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য  
কোনও পাওরা মালিক নিজেই পোর্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/প্রান্ত: ইসলামপুর, ইসলামপুর, ডাকঘর: কতড়া বাজার - ১০৪৬,  
গাজীপুর সদর, গাজীপুর

নিউজ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০১/০৮/২০০৮





# FAMILY PICTURE

