

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



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Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAJEEB RAIHAN
Age	:	04-08-1994 (21 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	4 Brothers
Address	:	Vill: Dhour, P.O: Nishat Nogor, P.S: Turag, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAZIA BEGUM
(iii) Father's name	:	MD HIRU MIAH
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 76 (Female), Member ID: 6869/1, Group No: 03 Member since: 20-05-2010 (05 Years) First loan: BDT 10,000 /-
Further Information:		Outstanding loan: Nil
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01688758610
Family's Contact No.	:	01789-405257
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAZIA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAJEEB GENERAL STORE
Location	:	Gulguar Mor, Dhour, Torag, Dhaka-1230
Total Investment in BDT	:	BDT 5,50,000/-
Financing	:	Self BDT 4,00,000/- (from existing business) 73% Required Investment BDT 1,50,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 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, Pulse, Soap, Soft drinks, Cosmetics etc. ▪Average 10% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪Entrepreneur is owner of the shop. ▪Collects goods from Tongi Bazaar. ▪Agreed grace period is 4 months.

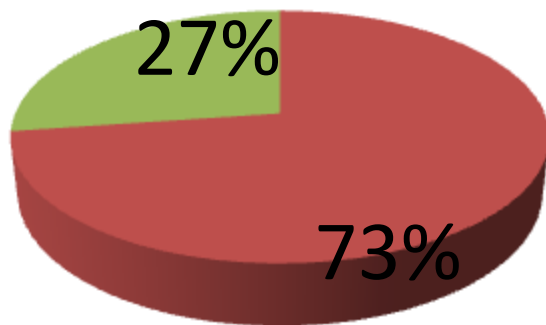
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	6,250	187,500	2,250,000
Total Sales (A)	6,250	187,500	2,250,000
Less. Variable Expense			
Grocery Item	5,625	168,750	2,025,000
Total variable Expense (B)	5,625	168,750	2,025,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Guard		200	2,400
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		10,250	123,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (29 x 2150)	62,300	50,000	112,300
Sugar (2 x 1850)	37,000	25,000	62,000
Flour (2 x 1700)	3,400	5,000	8,400
Soya bin Oil (555 x 80)	44,400	30,000	74,400
Cosmetics	12,000	2,000	14,000
Soap (23 x 30)	7,000	-	7,000
Mustard Oil	2,000	-	2,000
Soft drinks	15,000	-	15,000
Spice, Chanachur, Chips etc	96,900	20,000	116,900
Washing Powder, Tooth Past, Noodle, Salt etc	100,000	18,000	118,000
Fridge	20,000	-	20,000
Total	400,000	150,000	550,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 150,000
- Total 550,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	10,500	315,000	3,780,000	3,969,000
Total Sales (A)	10,500	315,000	3,780,000	3,969,000
Less. Variable Expense				
Grocery Item	9,450	283,500	3,402,000	3,572,100
Total variable Expense (B)	9,450	283,500	3,402,000	3,572,100
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900
Less. Fixed Expense				
Electricity Bill		1,000	12,000	12,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		3,000	36,000	38,000
Guard		200	2,400	3,000
Salary (staff)		4,000	48,000	48,000
Non Cash Item				
Depreciation		333	4,000	4,000
Total Fixed Cost		13,933	167,200	170,500
Net Profit (E) [C-D]		17,567	210,800	226,400
Investment Payback			90,000	90,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	210,800	226,400
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		124,800
	Total Cash Inflow	364,800	355,200
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)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	124,800	265,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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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FAMILY PICTURE

