

Proposed NU Business Name: SADEK STORE



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SADEK
Age	:	8-5-1986(30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	4 Brothers
Address	:	Vill: North Malivita, P.O: Rajabari, P.S: Keraneegonj, 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	:	SAHERA KHATUN
(iii) Father's name	:	LATE MD. ABDUL LATIF
(iv) GB member's info	:	Branch: Basta , Centre # 37(Female), Member ID: 3214/2, Group No: 05 Member since: (9Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT Nil, Outstanding loan: NIL
(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	:	8 years experience in running business. He has no Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914512875
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneejonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHERA KHATUN joined Grameen Bank since 8 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SADEK STORE
Location	:	Rajabari, Rajabari Keranigonj, Dhaka
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery item .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

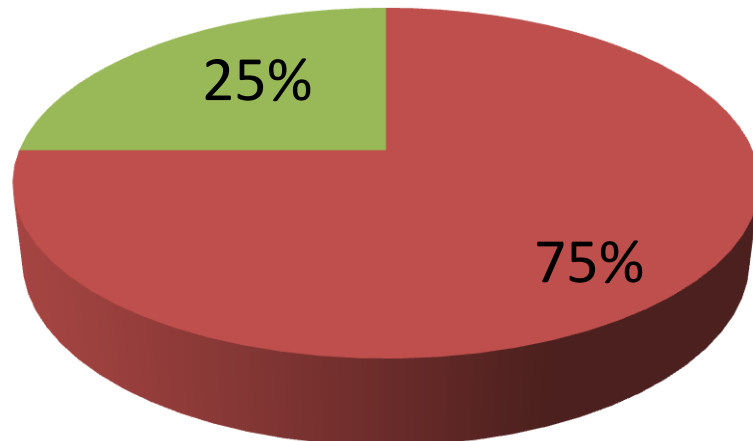
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	3000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Grocery item	2550	76500	918000
Total Variable exp. (B)	2550	76500	918000
Contribution Margin CM [C= (A-B)]	450	13500	162000
less fixed exp.			
Rent		2500	30000
Electricity bill		250	3000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		8250	99000
Net profit (E) [C-D]		5250	63000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	20	500	10,000	10	2500	25,000	35,000
Salt	15	1000	15,000			0	15,000
Pulses	5	5000	25,000	5	5000	25,000	50,000
Oil	2	1400	2,800			0	2,800
Pulses	3	5000	15,000			0	15,000
Suger	5	3500	17,500			0	17,500
Others	98	150	14,700			0	14,700
Security	0		50,000	0	0	0	50,000
Total	148		150,000	15		50,000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
less variable Expenses					
Grocery item	3400	102000	1224000	1285200	1349460
Total variable Expenses (B)	3400	102000	1224000	1285200	1349460
Contribution Margin (CM)= (A-B)	600	18000	216000	226800	238140
Less Fixed Expenses					
Rent		2500	30000	30000	30000
Electricity bill		250	3000	3000	3000
Transportation		5000	60000	60000	60000
Entertainment		240	2880	2880	2880
Mobile		400	4800	4800	4800
Total Fixed Cost		8390	100680	100680	100680
Net Profit (E) (C-D)		9610	115320	126120	137460
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	115,320	126,120	137460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95,320	201440
	Total Cash Inflow	165320	221440	338900
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	95,320	201440	318900

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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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ও হুগলা বিজল স্নহ
কে কলম অফিসিয়াল অফিস সফরগার করা হয়
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সামান্ট স্টোর

ପ୍ରତି-ମାତ୍ର ପ୍ରତ୍ୟୁତ କାମ-ସାହିତ୍ୟ-କ.

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FAMILY PICTURE

