

## Proposed NU Business Name: **SUJON STORE**



Project identification and prepared by: Md. Monoranjon,  
Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



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

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SUJAN</b>
Age	:	01-03-1990 (27 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Rantonpur, P.O: Ponchosar P.S: Munshiganj sadar Dist: Munshiganj
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>SAHANAJ BEGUM</b>
(iii) Father's name	:	<b>MOJIBOR SHEIKH</b>
(iv) GB member's info	:	Branch: Ponchosar, Centre # 56 (Female), Member ID: 9092/2, Group No: 12 Member since: 20-04-1988 (5 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: BDT 20,000/-
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01922-783210
Mother's Contact No.	:	01998-566387
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAHANAJ BEGUM** joined Grameen Bank since 5 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUJAN STORE</b>
Location	:	Rantonpur, Ponchosar, Munshiganj.
Total Investment in BDT	:	BDT 174,000/-
Financing	:	Self BDT 1,24,000(from existing business) 71% Required Investment BDT 50,000(as equity) 29%
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
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; , solt,sugar,drinking water, oil,juce,chips, etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing.no employee.</li> <li>▪He is doing his business in renting place.</li> <li>▪Collects goods from Mirkadim, Rikabi bazar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

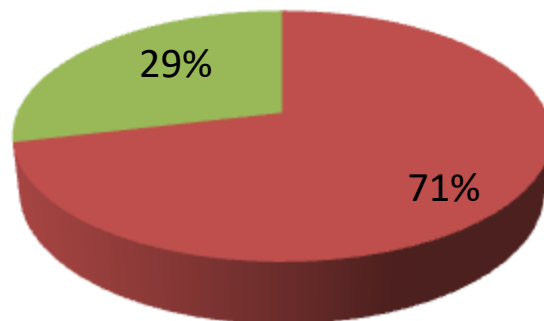
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	2,000	60,000	7,20,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Less. Variable Expense</b>			
Grocery item	1,700	51,000	6,12,000
<b>Total variable Expense (B)</b>	<b>1,700</b>	<b>51,000</b>	<b>6,12,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Rent		1,000	12,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>2,500</b>	<b>30,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (2500b x 10 )	25,000		25,000
Sugar (1b x 3300)	33,00		3,300
Juce (500p x 48)	24,000	24,000	48,000
Drinking Water	37,500	9,375	46,875
Chips,Ata,Oil	14,000	-	14,000
Other	20,200	16,625	36,825
<b>Total</b>	<b>1,24,000</b>	<b>50,000</b>	<b>174,000</b>

## Source of Finance



- Entrepreneur's Contribution  
124,000
- Investor's Investment 50,000
- Total 174,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery item	2,300	69,000	8,28,000	8,69,400	9,12,870
<b>Total Sales (A)</b>	<b>2,300</b>	<b>69,000</b>	<b>8,28,000</b>	<b>8,69,400</b>	<b>9,12,870</b>
<b>Less. Variable Expense</b>					
Grocery item	1,955	58,650	7,03,800	7,38,990	7,75,939
<b>Total variable Expense (B)</b>	<b>1,955</b>	<b>58,650</b>	<b>7,03,800</b>	<b>7,38,990</b>	<b>7,75,939</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>345</b>	<b>10,350</b>	<b>1,24,200</b>	<b>1,30,410</b>	<b>1,36,930</b>
<b>Less. Fixed Expense</b>			,		
Electricity Bill		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,700	3,800
Rent		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
<b>Total Fixed Cost</b>		<b>6,500</b>	<b>78,000</b>	<b>78,100</b>	<b>78,200</b>
<b>Net Profit (E) [C-D]</b>		<b>3,850</b>	<b>46,200</b>	<b>52,310</b>	<b>58,730</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>46,200</b>	<b>52,310</b>	<b>58,730</b>
1.3	Depreciation (Non cash item)	0		
1.4	Opening Balance of Cash Surplus		26,200	58,510
	<b>Total Cash Inflow</b>	<b>96,200</b>	<b>78,510</b>	<b>117,240</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>26,200</b>	<b>58,510</b>	<b>97,240</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 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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# FAMILY PICTURE