

Proposed NU Business Name: **SUJON STORE**



Project identification and prepared by: MD. Mafujur rahaman  
Sreepur Unit , Gazipur

Project verified by: MD. Siddikur Rahaman



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

Name	:	<b>SUJON</b>
Age	:	01-10-1998 (18 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	0 SON 0 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Kornopur, P.O: Goshinga, P.S: Sreepur, 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>NURJAHAN</b>
(iii) Father's name	:	<b>MD .HAKIM BAPARY</b>
(iv) GB member's info	:	Branch: Kornopur Bhumi # 41 (Female), Member ID: 4420, Group No:04 Member since:2000-2017 (17 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 8480/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01750-892252
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NURJAHAN** Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

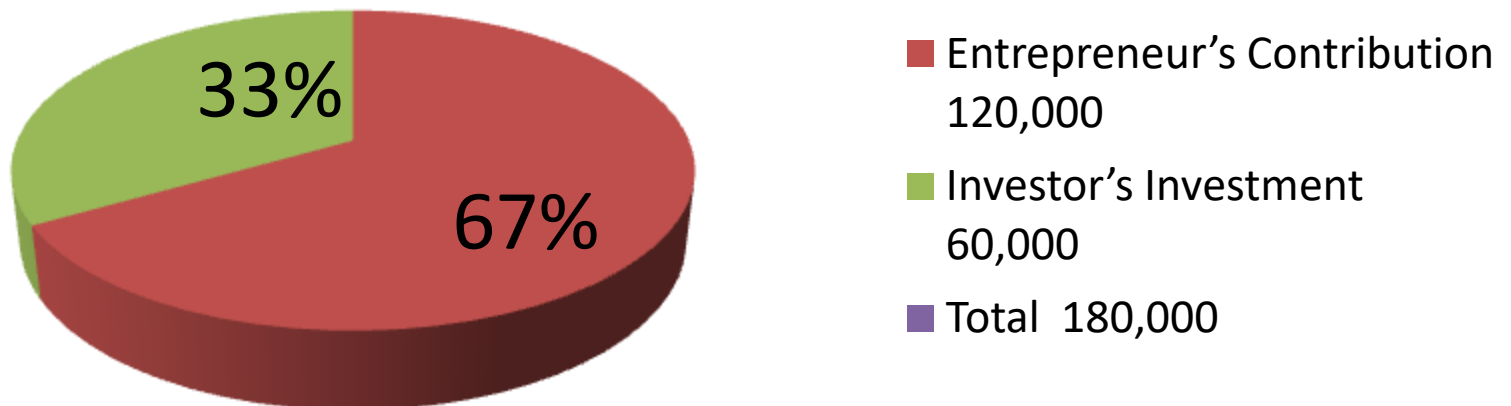
Business Name	:	<b>SUJON</b>
Location	:	Gazipur
Total Investment in BDT	:	BDT 180000/-
Financing	:	Self BDT 120000/-(from existing business) 67% Required Investment BDT60,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 15 ft= 150 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; Rice, Dal,Oil,suger, ETC</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain 15%</li><li>▪The business is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Malamine Plate,Cup,Oweve ETC	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Malamine Plate,Cup,Oweve ETC	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Mobile Bill		100	1200
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		5400	64800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	12	2,500	30,000	10	2500	25,000	55,000
Dal	5	3,500	17,500	5	3500	17,500	35,000
Soap	150	50	7,500			0	7,500
Sugar	4	4500	18,000			0	18,000
Flour	5	4500	22,500			0	22,500
Oil	120	95	11,400			0	11,400
Others			13,100			17,500	30,600
	296	15145	120000	15	6,000	60,000	180,000

## Source of Finance



<b>Financial Projection (BDT)</b>				
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>
<b>Revenue(Sales)</b>				
<b>Malamine Plate,Cup,Oweve ETC</b>	3500	105000	1260000	1323000
	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>
<b>Less Variable Expense (B)</b>				
<b>Straw, Bran, Medicine etc</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	1124550
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>				
Rent		1000	12000	12000
Electric Bill		500	6000	6300
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Entertainment		500	6000	6000
Mobil Bill		100	1200	1300
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>	<b>98200</b>
<b>Net Profit (E)= [C-D]</b>		<b>7650</b>	<b>91800</b>	<b>96390</b>
<b>Investment Pay Back</b>			<b>36,000</b>	<b>36,000</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	60,000	
1.2	Net Profit	91,800	96390
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		55800
	<b>Total Cash Inflow</b>	<b>151,800</b>	<b>152,190</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>55,800</b>	<b>116,190</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Pirijpur, Pirijpur, Godagari.  
Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







