

**Proposed NU Business Name: SABBIR VERAITIES STORE**



Project identification and prepared by: Md:Hafizur Rahman  
Mawna Unit, Gazipur  
Project verified by: Md:Siddiqur Rahman



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

Name	:	<b>SAJEDA</b>
Age	:	15/05/1990(27 Years)
Education, till to date	:	Class 07
Marital status	:	Married
Children	:	01 Boy
No. of siblings:	:	02 Sisters
Address	:	Vill:Chakpara P.O:Mawna 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>Nasiron</b>
(iii) Father's name	:	<b>Sofir Uddin</b>
(iv) GB member's info	:	Branch:Mawna Sreepur, Centre # 12(Female), Member ID: 5031, Group No: 10 Member since: 05-04-1997 raining (20Years) First loan: BDT 2,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 16,480.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-037865
Family's Contact No.	:	01719-414564
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur. .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NASIRON** Joined Grameen Bank Since 20 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SABBIR VERAITIES STORE</b>
Location	:	Chakpara,Mawna,Sreepur
Total Investment in BDT	:	BD 1,00,000
Financing	:	Self BDT 40,000(from existing business) 40% Required Investment BDT 60,000(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	05ft x 08ft= 40 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likes; Rice,Soyabin,Powder,soap,biscutes,Etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 0 Employee. After getting equity fund 1 employee will be appointed</li> <li>▪The Shop is own.</li> <li>▪Collects goods from Chakpara Bazar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

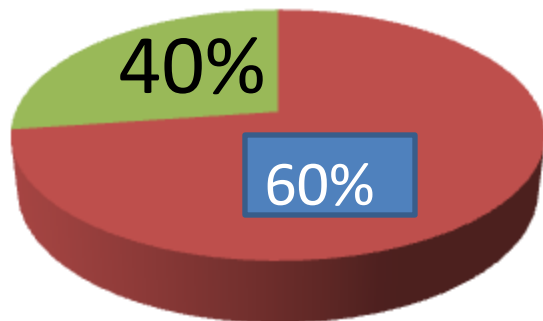
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice,Soyabin,Powder,soap,biscut etc.	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Rice,Soyabin,Powder,soap,biscut etc.	2,125	63,750	7,65,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>7,65,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>375</b>	<b>11,250</b>	<b>1,35,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		200	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,200</b>	<b>74,400</b>
<b>Net Profit (E) [C-D)</b>		<b>5,050</b>	<b>60,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Rice	40kg	90	3,600	100kg	90	9,000	12,600
Soyabin	40 Li	80	3,200	100Li	80	8,000	11,200
Soap	120p	30	3,600	200p	30	6,000	9,600
Powder	50pac	40	2,000	100pac	40	4,000	6,000
Biscuit	-	-	7,500	-	-	10,000	17,500
Chips	-	-	2,000	-	-	3,000	5,000
Chanacur	-	-	2,500	-	-	3,000	5,500
other	01	-	15,600	0	0	17,000	32,600
security	0	0	0	0	0	0	0
<b>Total</b>			<b>40,000</b>			<b>60,000</b>	<b>1,00,000</b>

## Source of Finance



**Entrepreneur Investment:**  
40,000  
**Investor Investment:**60,000  
**Total Investment:**1,00,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Rice,Soyabin,Powder,soap,biscut etc.	4,000	1,20,000	1,440,000	1,512,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>1,20,000</b>	<b>1,440,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>				
Rice,Soyabin,Powder,soap,biscut etc.	3,400	1,02,000	1,224,000	1,285,200
<b>Total variable Expense(B)</b>	<b>3,400</b>	<b>1,02,000</b>	<b>1,224,000</b>	<b>1,285,200</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,26,800</b>
<b>Less. Fixed Expense</b>				
Rent		0	0	0
Electricity bill		400	4,800	5,000
Transportation		700	21,000	21,500
Salary (self)		5,000	60,000	60,000
Salar (staff)		3,000	36,000	36,000
Entertainment		300	3,600	3,800
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		300	3,600	3,800
<b>Total fixed Cost (D)</b>		<b>9,700</b>	<b>1,16,400</b>	<b>1,17,500</b>
<b>Net Profit (E) [C-D]</b>		<b>8,300</b>	<b>99,600</b>	<b>1,09,300</b>
<b>Investment Payback</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	99,600	1,09,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		47,120
	<b>Total Cash Inflow</b>	<b>1,59,600</b>	<b>1,56,420</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	16,480	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>1,12,480</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>47,120</b>	<b>1,20,420</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 03 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









# FAMILY PICTURE

