

# Proposed NU Business Name: SAHAJALAL STORE



Project identification and prepared by: Md Salah Uddin ,  
Elenga Unit, Tangail

Project verified by: Modon Kumar Biswas



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

### Brief Bio of The Proposed Nobin Udyokta

Name : **Md. Sahajalal Store**  
Age : 25-01-1982 ( 35 Years)  
Education, till to date : Class 8  
Marital status : Married  
Children : 0 Dauther 01 Son  
No. of siblings: : 02 Brothers 01 Sisters  
Address : Vill: Elenga ,P.O: Elenga ,P.S: Kalihaty, Dist: Tangail.

#### Parent's and GB related Info

(i) Who is GB member : Mother  Father   
(ii) Mother's name : Halima  
(iii) Father's name : Ab. Alal  
(iv) GB member's info : Branch: Elenga, Centre # 51 (Female),  
Member ID: 8033 , Group No: 09  
Member since: 02-01-2002 ( Years)  
First loan: BDT = 10000  
Last Loan = 80000

#### Further Information:

(v) Who pays GB loan installment : Father  
(vi) Mobile lady : No  
(vii) Grameen Education Loan : No  
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	01 years of business experience.
Own Business and	:	01 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-005519
Family's Contact No.	:	01775-542415
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Halima** joined Grameen Bank since 16 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

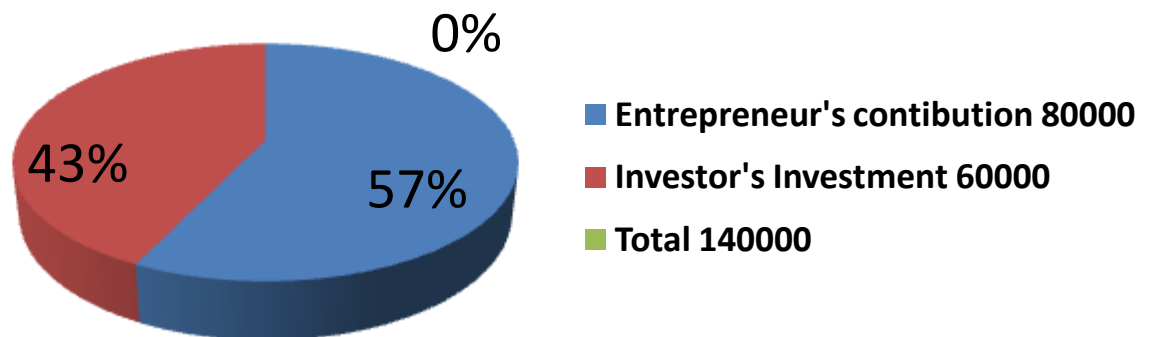
Business Name	:	Sahajalal Store
Location	:	Samoan Gate.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 80,000/- (from existing business) 57 % Required Investment BDT 60,000/- (as equity) 37 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Oil, Drinks, Chips etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li><li>▪The shop is own .</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery	2,300	69,000	828,000
	500	15,000	180,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Grocery	2,340	70,200	842,400
<b>Total variable Expense (B)</b>	<b>2,340</b>	<b>70,200</b>	<b>842,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>460</b>	<b>13,800</b>	<b>165,600</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		700	8,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		100	1,200
Graud Bill		100	1,200
Generator Bill		150	1,800
Mobile Bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>8,950</b>	<b>107,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,850</b>	<b>58,200</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Bakery	250	25	6250	Bakery	250	25	6,250	12,500
Soft-Drink	250	40	10000	Soft-Drink	600	40	24,000	34,000
Oil	60	120	7200	Oil	120	120	14,400	21,600
Koyel	34	60	2040	Koyel	34	60	2,040	4,080
Chips	100	10	1000	Chips	250	10	2,500	3,500
Soap	88	40	3520	Soap	150	40	6,000	9,520
			0				0	0
			0				0	0
			0				0	0
<b>Others</b>			1990	<b>Others</b>			4,810	6,800
<b>Secuirity of Shop</b>			20000					20,000
<b>Machinaries</b>			28000					28,000
<b>Total</b>			<b>80,000</b>				<b>60,000</b>	<b>140,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Grocery	3,100	93,000	1,116,000	1,171,800	1,230,390
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,100</b>	<b>93,000</b>	<b>1,116,000</b>	<b>1,171,800</b>	<b>1,230,390</b>
<b>Less. Variable Expense</b>					
Grocery	2,480	74,400	892,800	937,440	984,312
<b>Total variable Expense (B)</b>	<b>2,480</b>	<b>74,400</b>	<b>892,800</b>	<b>937,440</b>	<b>984,312</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>620</b>	<b>18,600</b>	<b>223,200</b>	<b>234,360</b>	<b>246,078</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		770	9,240	9,702	10,187
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		110	1,320	1,386	1,455
Graud Bill		110	1,320	1,386	1,455
Generator Bill		158	1,890	1,985	2,084
Mobile Bill		420	5,040	5,292	5,557
<b>Non Cash Item</b>					
Depreciation		467	5,600	5,600	5,600
<b>Total Fixed Cost</b>		<b>9,584</b>	<b>115,010</b>	<b>116,281</b>	<b>117,615</b>
<b>Net Profit (E) [C-D]</b>		<b>9,016</b>	<b>108,190</b>	<b>118,080</b>	<b>128,463</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>	60,000		
1.1	Cash Inflow	108,190	118,080	128,463
1.2	Investment Infusion by Investor	5,600	5,600	5,600
1.3	Net Profit		89,790	189,470
1.4	Depreciation (Non cash item)	<b>173,790</b>	<b>213,470</b>	<b>323,533</b>
	Opening Balance of Cash Surplus			
<b>2</b>	<b>Total Cash Inflow</b>	60,000		
2.1	Cash Outflow			
2.2	Purchase of Product	24,000	24,000	24,000
2.3	Payment of GB Loan	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
	Investment Pay Back (Including Ownership Tr. Fee)	<b>89,790</b>	<b>189,470</b>	<b>299,533</b>
<b>3</b>	<b>Total Cash Outflow</b>	60,000		

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 01 Years  
Own Business : 01 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop ; Samoan Gate  
Regular customers;

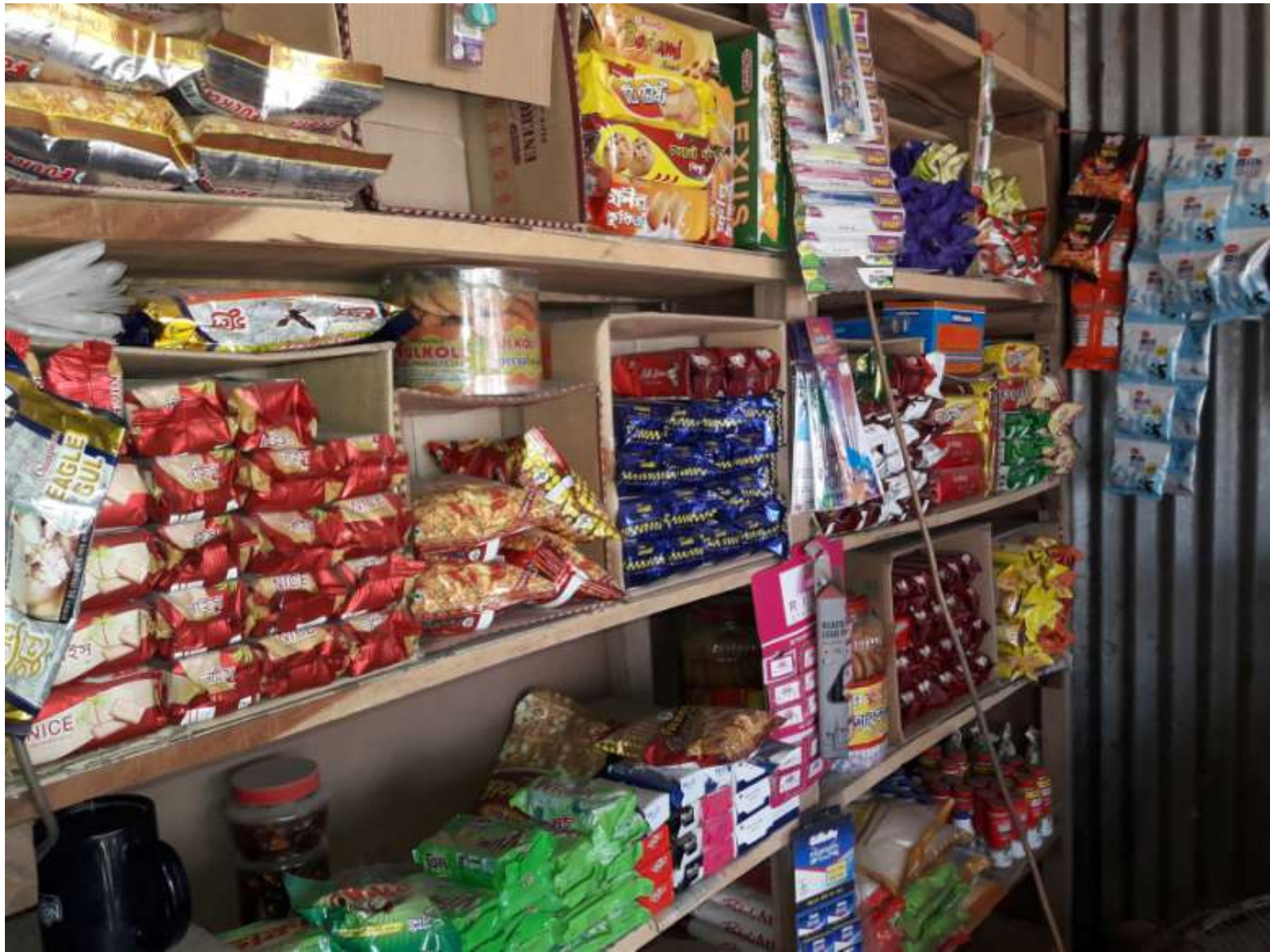
## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

