

# A Nobin Udyokta Project

Proposed NU Business Name : **Sahajan Store**



NU Identified and PP Prepared by :  
Abu Musa Bhuiyan (Chandpur Sadar Unit)  
Verified by: Nazrul Islam

Presented by  
Sahajan Gazi

GRAMEEN TRUST



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Sahajan Gazi
Age	:	1 <sup>st</sup> January 1984 (31 years)
Marital status	:	Married
Children	:	2 daughters
No. of siblings:	:	02 Brothers & 02 Sisters (1 brother service holder)
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara Begum
(iii) Father's name	:	Abdur Rob Mia
(iv) GB member's info	:	Member since: 10/11/2006                      Branch: Tamta-Shahrasti Centre No. 39/ Ma,    Loanee no.: 3896/3 First loan: Tk. 3,000                      Total Amount Received: Tk. 3,15,000 Existing loan: 20000                      Outstanding: Tk. 14,830
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Five

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Business
Trade License No	:	120/14-15
Business Experiences	:	<b>13 years</b>
Other Own/Family Sources of Income	:	Cultivate land, Fishery.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact No	:	01822337136
NU Project Source/Reference	:	GT Chandpur Unit Office, Chandpur.

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank from 2006 (8 Years). At first she took a loan amount BDT 3,000 from Grameen Bank. NU's mother gradually improved their life standard by using GB loan. NU's Father used GB loan on the purposes of Fishery and Cultivating land.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>Sahajan Store</b>
Address/ Location	:	Vill: Mohammadpur,P/O: Ahmedpur-3610, Hazigonj, Chandpur.
Total Investment in BDT	:	3,80,000
Financing	:	Self BDT : 1,80,000 (from existing business) - 47% Required Investment BDT : 2,00,000 (as equity) - 53 %
Present salary/drawings from business (estimates)	:	BDT 7000
Proposed Salary		<b>BDT 7000</b>
i. Proposed Business % of present gross profit margin	:	<b>15%</b>
ii. Estimated % of proposed gross profit margin	:	<b>15%</b>
iii. Agreed grace period	:	<b>3 months</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items:</b> Furniture : 4200 Television : 3000 Goods Item : 172000 Fan : 800	1,80,000		
<b>i. Proposed Stock Items:</b> Goods Item*: 2,00,000		2,00,000	
<b>Total Capital</b>	<b>1,80,000</b>	<b>2,00,000</b>	<b>3,80,965</b>

**\*Items are attached in the next slide**

# Present goods Items

આરજીન બેચ

વર્કમાન આર્ગ્યુમેન્ટ ગણતરી :

બોલ	૩ કમ્પ	૩૦,૦૦૦	મીઠા, મીઠાસાંત્રણ, મીઠા કમ્પ	૫૦૦૦
લિફ્ટ	૨ "	૪૫૦૦	પુડીંગ ૭ કમ્પ	૨૦૦૦
વોટ	૨ "	૨૫૫૦	ફાયરલે ૪૦૧	૩૦૦૦
મીઠા	૨ "	૫૫૦૦	સ્પ્રાઇટ ૩ કમ્પ	૨૦૦૦
ફ્રીઝ	૧ "	૬૦૬૦	Orange ફ્રીઝ	૫૦૦૦
લેપ	૨ "	૧૨૨૦	મિનરલોટ ૩ કમ્પ	૩૩૦૦૦
બર્નર	૧ કમ્પ	૬૦૦૦	પુડી Danish ૨ કમ્પ	૬૨૦૦
બેન	૪ કમ્પ	૧૫૦૦૦	બેચેલોન મીઠા	૫,૦૦૦
ફ્રીઝ	૨ "	૨૫૦૦	બર્ન ૩ કમ્પ	૬૦૦૦
પુડી	૨ કમ્પ	૫૨૦૦	બેક્રીમીન્ટ લેન	૧૦૦૦
Speed - ફ્રીઝ-૫		૨૨૩૦	(મિનરલ/બાનન/બેચેલોન)	૪૦૦૦
Tup	" - ૫	૪૩૫૦	બેચેલોન મીઠા	૩૨૦૦
speed bottle - ૩		૨૫૦૦	પુડીંગ (આર્ગ્યુમેન્ટ)	૩૦૦૦
ખાંદા - ૨		૨૦૬૦	કોફી પુડીંગ	૩૨૦૦
" " લેપ ૫		૨૫૨૦	કોફી " "	૬૦૦
ફ્રીઝ	૧	૫૦૨૦	બેચેલોન	૩૩૦૦
કેકી મીઠા	૪ કમ્પ	૪૨૦૦	બેચેલોન (ક્રીમ)	૨૦૦૦
મીઠા	૪	૩૫૦૦	ક્રીમ	૧૦૦
બેચેલોન મીઠા	૩ કમ્પ	૫૦૦૦	બેચેલોન	૨૦૦૦
" બેચેલોન	૫	૨૦૦૦		
મિનરલ ૫x૨૨૦૦		૫૦૦૦		
બેચેલોન મીઠા ૪ કમ્પ		૨૦૦૦		
બેચેલોન ૭ કમ્પ		૨૨૦૦		
મિનરલ		૬૦૦૦		
બેચેલોન મીઠા		૪૪૦૦		
બેચેલોન મીઠા ૨ કમ્પ		૫૪૦૦		
				<hr/>
				= ૨,૧૨,૧૫૦
				મીઠા - ૨,૧૨,૧૫૦
				મીઠા મીઠા ૬,૨૦૦
				<hr/>
				૨,૬૦,૩૫૦

# Proposed Items

বিবরণ	টাকা
চাল (১৫ বস্তা)	২৭৩০০
ভুসি (১২ বস্তা)	১৮০০০
খৈল (১২ বস্তা)	৩০০০০
ফিশ ফিড (১৪ বস্তা)	১১৯৭০
সয়াবিন ১০ কার্টুন	২৩২৫০
চিনি ১২ বস্তা	১৯২০০
আটা ৩ বস্তা	৩৬০০
ময়দা ৫ বস্তা	৭০০০
ডাল ৫০ কেজি	৫০০০
আদা ৩০ কেজি	৩০০০
রসুন ৫০ কেজি	৪৫০০
ড্রিংকস	২২০০০
পেয়াজ ৫০ কেজি	২০০০
খেসারির ডাল ৩০ কেজি	১৮০০
চিপস্	২০০০
বিস্কিট (বিভিন্ন)	৮০০০
সাবান	৫০০০
হুইল পাউডার	৩০০০
লবন ৮০কেজি	২০০০
অন্যান্য মোবাইল কার্ড, সাবান, জর্দা)	৭৩৮০
কসমেটিকস্	১০০০০



# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	3000	45000	540000
<i>Less: Cost of sales</i>	2550	36000	432000
<b>Profit [15%]</b>	<b>450</b>	<b>9000</b>	<b>108000</b>
<b>Income from Carom board</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Gross Profit</b>	<b>550</b>	<b>16,500</b>	<b>1,98,000</b>
<i>Less: Operating Costs</i>			
Electricity bill		350	4200
Entertainment/ Others		200	2400
Dish bill		150	1800
Mobile Bill		200	2400
Present salary/Drawings- self		7,000	84,000
<b>Non Cash Item:</b>			
Depreciation Expenses		85	1020
<b>Total Operating Cost (D)</b>		<b>7985</b>	<b>95,820</b>
<b>Net Profit (C-D):</b>		<b>8515</b>	<b>1,02,180</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	3,500	1,0,5000	12,60,000	3700	1,11000	1332000	4,000	120,000	14,40,000
<i>Less: Cost of sales</i>	2975	89,250	10,71,000	3145	94,350	11,32,200	3400	1,02,000	12,24,000
<b>Profit (20%) [A]</b>	<b>525</b>	<b>15750</b>	189000	555	16650	199800	600	18000	2,16,0000
<b>Income From Carom Board</b>	<b>100</b>	<b>3000</b>	<b>36,000</b>	100	3,000	36,000	100	3,000	36,000
<b>Gross Profit</b>	<b>625</b>	<b>18750</b>	<b>225,000</b>	655	19650	2,35,800	700	21,000	252,000
<i>Less: Operating Costs</i>									
Electricity bill		450	5400		500	6,000		500	6,000
Dish Bill		150	1800		200	2400		200	2400
Mobile bill		300	3600		300	3600		400	4800
Ent/Others		300	36,00		300	3600		300	3600
Salary		7,000	84,000		7,000	84,000		7,000	84,000
Depreciation Expenses		85	1020		85	1020		85	1020
<b>Total Operating Cost (E)</b>		<b>8285</b>	99420		8385	100,620		8485	101,820
<b>Net Profit</b>		<b>10465</b>	<b>125,580</b>		11265	135180		12,555	150,180
<b>GT payback</b>			<b>80,000</b>			80,000			80,000
<b>Retained Income:</b>	45,580			55,180			70,180		

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	125580	135180	150180
1.3	Depreciation (Non cash item)	1020	1020	1020
1.4	Opening Balance of Cash Surplus	-	46600	102800
	<b>Total Cash Inflow</b>	<b>326600</b>	<b>182800</b>	<b>254000</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000	-	-
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280000</b>	<b>80000</b>	<b>80000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>46600</b>	<b>102800</b>	<b>174000</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 13 Years of Experience.

## **W**EAKNESS

- Opponent in same areas
- Credit Sales

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Theft
- Fire
- Strike

# Picture













**TEER**

100% Super Refined  
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১০০% সুপার রিফাইন্ড

সয়াবিন তেল

16



**TEER**

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# Trade License & ID Card Copy



***Presented at***  
**GT's 10<sup>th</sup> Internal Design Lab**  
**On June 4, 2015 at GT**



**For Further Information**

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