

## Proposed NU Business Name: **SABUJ SATHI STORE**



Project identification and prepared by: Md Nurul Islam,  
Kaliakoir Unit, Gazipur

Project verified by: MD Mizanur Rahman Patowary



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

Name	:	<b>MD IKBAL HASAN SABUJ</b>
Age	:	20-05-1989(27 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Kaliadaha, P.O: Boroibari ,P.S: Kaliakoir 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>CHANDRA VANU</b>
(iii) Father's name	:	<b>MD OSMAN GONI</b>
(iv) GB member's info	:	Branch: Boroibari,Kaliakoir, Centre # 39(Female), Member ID: 7351, Group No:10 Member since:20-01-1988( 28Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 34800
(v) Who pays GB loan installment	:	Father
(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	:	11 years experience in running business. Own business 09 Years He has 4 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-070766
Mother's Contact No.	:	01713-579370
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakoir Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**CHANDRA VANU** joined Grameen Bank since 28 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SABUJ SATHI STORE</b>
Location	:	Kaliadaha, Kaliakoir, Gazipur
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 70,000/-(from existing business) 70% Required Investment BDT 70,000/-(as equity) 70%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22ft x 11ft= 242 square ft
Security of the shop	:	BDT Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Oil, Soft drinks, Salt,Coil etc</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after getting equity fund.</li><li>▪The shop is rented..</li><li>▪Collects goods from Kaliakoir</li><li>▪Agreed grace period is 3 months.</li></ul>

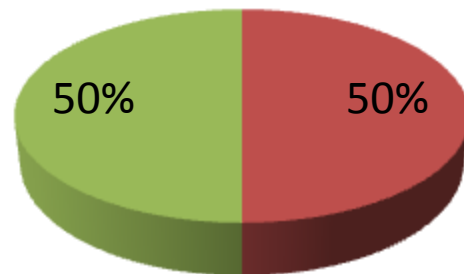
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Oil, Soft drinks, Salt,Coil etc	2700	81000	972000
Flexiload	50	1500	18000
<b>Total Sales (A)</b>	2750	82500	990000
<b>Less Variable Expense</b>			
Oil, Soft drinks, Salt,Coil etc	2295	68850	826200
<b>Total variable Expense (B)</b>	2,295	68850	826200
<b>Contribution Margin (CM) [C=(A-B)]</b>	455	13650	163800
<b>Less Variable Expense</b>			
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,300	75600
<b>Net Profit (E)= [C-D]</b>		7,350	88200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drinks	0		10000	0	0	10,000	20,000
Soap	0		5000	0	0	10,000	15,000
Soyabin oil	0		3000	0	0	10,000	13,000
Coconut oil	0		3800	0	0	0	3,800
Biscuit	0		6000			5,000	11,000
Coil	0		5000	0	0	5,000	10,000
Salt	0		3200	0	0	0	3,200
Chips, chanachur	0		7000		0	0	7,000
Toothpaste,shampoo,bulb	0		22000			10,000	32,000
Flexiload			5000			0	5,000
Rice			0			20,000	20,000
<b>Total</b>		<b>0</b>	<b>70,000</b>	<b>0</b>	<b>0</b>	<b>70,000</b>	<b>140,000</b>

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 70,000
- Total 140,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Oil, Soft drinks, Salt,Coil etc	4300	129000	1548000	1625400
Flexiload	50	1500	18000	18900
<b>Total Sales (A)</b>	4350	130500	1566000	1644300
<b>Less Variable Expense</b>				
Oil, Soft drinks, Salt,Coil etc	3655	109650	1315800	1381590
<b>Total variable Expense (B)</b>	3,655	109650	1315800	1381590
<b>Contribution Margin (CM) [C=(A-B)</b>	695	20850	250200	262710
<b>Less Variable Expense</b>				
Electricity bill		900	10800	11000
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Guard		100	1200	1200
Mobile bill		500	6000	6200
<b>Total fixed cost (D)</b>		6,700	80400	80,800
<b>Net Profit (E)= [C-D]</b>		14150	169800	181,910
Investment Payback			<b>42,000</b>	<b>42,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	169,800	181,910
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		127,800
	<b>Total Cash Inflow</b>	239800	309710
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	112,000	42000
3	<b>Net Cash Surplus</b>	127,800	267710

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 11 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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এখানে বিদ্যুৎ বিল  
পরিশোধ করা হয়।  
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WALTON





मिडिलेस्ट वॉटर  
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# FAMILY PICTURE

