

Proposed NU Business Name: **SABUS BANGARY STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SABUS AHMMAD
Age	:	02-08-1987(30 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brother & 1 Sister.
Address	:	Vill: Akura, P.O: Sauth camora , P.S: Kalihati, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KAHINUR BEGOM
(iii) Father's name	:	LAL MIHA
(iv) GB member's info	:	Branch:Surus Tangail ,Centre # 84(Female), Member ID : 7086, Group No: 01 Member since:12/02/2003 (12 Years) First loan: BDT 5,000 /- Outstanding loan: Nil
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 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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787316688
Family's Contact No.	:	01715764695
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAHINUR BEGOM joined Grameen 30 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SABUS BANGARY STORE
Location	:	Surus Bazar, Tangail.
Total Investment in BDT	:	BDT =170,000/-
Financing	:	Self BDT =120,000/- (from existing business 71% Required Investment BDT =50,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12ft= 240 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mick, Chair, Table, Venire, battery, charger machine, Dsaki, Plate, Copse, etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Surus Bazar,Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Monthly	Yearly
Revenue (sales)		
Mick, Chair, Table, Venire, battery, charger machine, Dsaki, Plate, Copse, etc.	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Mick, Chair, Table, Venire, battery, charger machine, Dsaki, Plate, Copse, etc.	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	800	9600
Transportation	1,000	12000
Salary(Self)	5,000	60000
Entertainment	200	2400
Grad	140	1680
Mobile Bill	200	2400
Total fixed Cost (D)	7340	88080
Net Profit (E) [C-D]	7,660	91,920

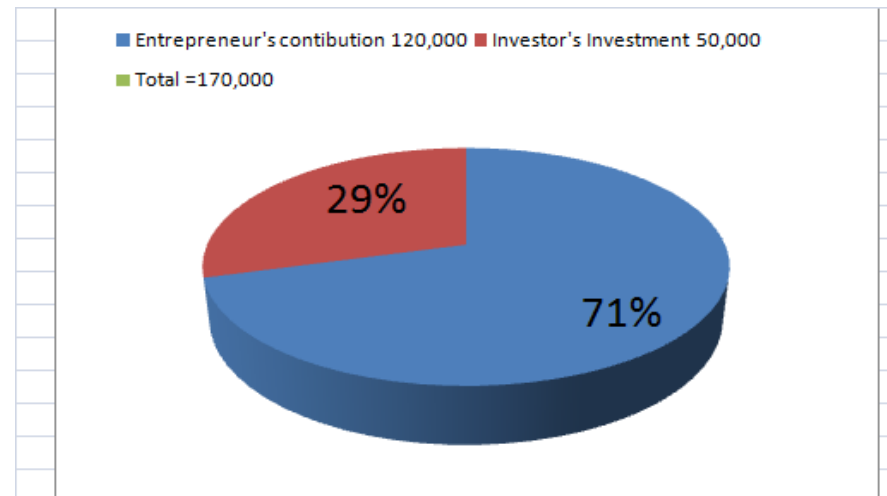
Investment Breakdown

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mick	28,000	0	28,000
Chair	30,000	0	30,000
Table	1,800	0	1,800
Venire	50,000	50,000	100,000
battery	2,000	0	2,000
charger machine	2,000	0	2,000
Dsaki	5,000	0	5,000
Plate	500	0	500
Copse	700	0	700
Total:-	120,000	50,000	170,000

Source of Finance

Entrepreneur's contribution 120,000 120,000
 Investor's Investment 50,000 50,000
 Total =170,000



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
Rice, Dall, oil, shops, Ditargen powder, Soft drink, etc.	70,000	840,000	882,000	926,100
Total Sales (A)	70,000	840,000	882,000	926,100
Less. Variable Expense				
Rice, Dall, oil, shops, Ditargen powder, Soft drink, etc.	52,500	630,000	661,500	694,575
Total variable Expense (B)	52,500	630,000	661,500	694,575
Contribution Margin (CM) [C=(A-B)	17,500	210,000	220,500	231,525
Less. Fixed Expense				
Electricity Bill	800	9,600	10,080	10,584
Transportation	1,500	18,000	18,900	19,845
Salary(Self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,520	2,646
Grad	140	1,680	1,680	1,680
Mobile Bill	200	2,400	2,400	2,400
Total Fixed Cost	7,840	94,080	95,580	97,155
Net Profit (E) [C-D)	9,660	115,920	124,920	134,370
Investment Payback		20,000	20,000	20,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	115,920	124,920	134,370
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	95,920	200,840
	Total Cash Inflow	165,920	220,840	335,210
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	95,920	200,840	315,210

SWOT ANALYSIS

STRENGTH

Employment: Self:1 Family:0 Others:
Experience & Skill : Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

