

Proposed NU Business Name: SHAHANAJ GENERAL STORE



Project identification and prepared by: Modon Kumar Biswas,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | Sujon Ahamed |
| Age | : | 19-08-1989 (28 Years) |
| Education, till to date | : | Class 9 |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 03 Brothers 04 Sisters |
| Address | : | Vill: Jamun ,P.O: Boura ,P.S: Khilket, Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Most: Mamataz |
| (iii) Father's name | : | Md Sayed Ali |
| (iv) GB member's info | : | Branch: Dakshinkhan, Centre # 75 (Female), Member ID: 4877/1 , Group No: 04 Member since: 22-06-2002 to13-03-2017 (15Years) First loan: BDT = 5,000 /- Last loan:BDT=50000/- Outstanding loan:= Nil |
| Further Information: | | |
| (v) Who pays GB loan installment | : | No |
| (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 & Skill Own Business and Training Info | : | 06 years of business experience. : 06 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. | : | 01832-242741 |
| Family's Contact No. | : | 01966-206188 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most:Mamataz joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | Shahanaj General Store |
| Location | : | Holan Namapara,Dakshinkhan, Dhaka |
| Total Investment in BDT | : | BDT 530,000/- |
| Financing | : | Self BDT 330,000/- (from existing business) 62 % Required Investment BDT 200,000/- (as equity) 38 % |
| Present salary/drawings from business (estimates) | : | BDT 8,000 |
| Proposed Salary | : | BDT 8,000 |
| Size of shop | : | 12 ft x 30 ft= 360 square ft |
| Security of the shop | : | BDT 40,000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice,Dal Ata ,Moyda,Oli, Soft Drink etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from Dakshinkhan. ▪Agreed grace period is 3 months. |

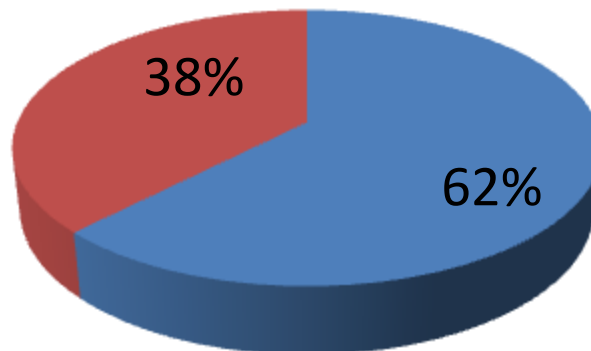
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| Grocery | 3,000 | 90,000 | 1,080,000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less. Variable Expense | | | |
| Grocery | 2,400 | 72,000 | 864,000 |
| Total variable Expense (B) | 2,400 | 72,000 | 864,000 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 |
| Less. Fixed Expense | | | |
| Rent | | 2,500 | 30,000 |
| Electricity Bill | | 1000 | 12,000 |
| Transportation | | 1,000 | 12,000 |
| Mobile Bill | | 800 | 9,600 |
| Entertainment | | 500 | 6,000 |
| Salary (sttaf) | | 0 | 0 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 10,800 | 129,600 |
| Net Profit (E) [C-D] | | 7,200 | 86,400 |

| Investment Breakdown | | | | | | | | |
|----------------------|----------|-------|---------------|--------------|----------|-------|---------------|----------------|
| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| Rice | 60 | 2850 | 171000 | Rice | 50 | 2850 | 142500 | 313,500 |
| Dal | 200 | 102 | 20400 | Dal | 100 | 102 | 10200 | 30,600 |
| Mayda | 5 | 1450 | 7250 | Mayda | 5 | 1450 | 7250 | 14,500 |
| Oil | 150 | 85 | 12750 | Oil | 150 | 85 | 12750 | 25,500 |
| Soft Drink | 40 | 420 | 16800 | Soft Drink | 25 | 420 | 10500 | 27,300 |
| Bekary | 150 | 65 | 9000 | Bekary | 140 | 65 | 9100 | 18,100 |
| Soap | 200 | 30 | 6000 | Soap | 150 | 30 | 4500 | 10,500 |
| | | | 0 | | | | 0 | 0 |
| Machenaries | | | 25000 | | | | 0 | 25,000 |
| Advanced Security | | | 40000 | | | | 0 | 40,000 |
| Others | | | 21800 | Others | | | 3200 | 25,000 |
| Total | | | 330000 | Total | | | 200000 | 530,000 |

Source of Finance

■ Entrepreneur's contibution 330000
 ■ Investor's Investment 200000
 ■ Total 530000



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Grocury | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Less. Variable Expense | | | | | |
| Grocury | 3,200 | 96,000 | 1,152,000 | 1,209,600 | 1,270,080 |
| Total variable Expense (B) | 3,200 | 96,000 | 1,152,000 | 1,209,600 | 1,270,080 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24,000 | 288,000 | 302,400 | 317,520 |
| Less. Fixed Expense | | | | | |
| Rent | | 2,500 | 30,000 | 30,000 | 30,000 |
| Electricity Bill | | 1050 | 12,600 | 13,230 | 13,892 |
| Transportation | | 1,100 | 13,200 | 13,860 | 14,553 |
| Mobile Bill | | 960 | 11,520 | 12,096 | 12,701 |
| Entertainment | | 500 | 6,000 | 6,300 | 6,615 |
| Salary (sttaf) | | 0 | 0 | 0 | 0 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Non Cash Item | | | | | |
| Depreciation | | 417 | 5,000 | 5,000 | 5,000 |
| Total Fixed Cost | | 11,527 | 138,320 | 140,486 | 142,760 |
| Net Profit (E) [C-D] | | 12,473 | 149,680 | 161,914 | 174,760 |
| Investment Payback | | | 80,000 | 80,000 | 80,000 |

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 | 200,000 | | |
| 1.2 | Net Profit | 149,680 | 161,914 | 174,760 |
| 1.3 | Depreciation (Non cash item) | 5,000 | 5,000 | 5,000 |
| 1.4 | Opening Balance of Cash Surplus | | 74,680 | 161,594 |
| | Total Cash Inflow | 354,680 | 241,594 | 341,354 |
| 2 | Cash Outflow | | | |
| 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 |
| | Total Cash Outflow | 280,000 | 80,000 | 80,000 |
| 3 | Net Cash Surplus | 74,680 | 161,594 | 261,354 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business : 06 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











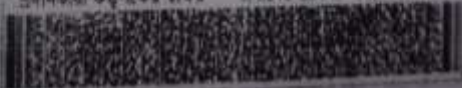



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 জনপ্রিয়তন্ত্র / জাতীয় পরিচয় পত্র


নাম: মোঃ সায়েদ আলী
Name: Md Sayed Ali
পিতা: মুক্ত মাহমুদ আলী
মাতা: মুক্ত নূর বানু
Date of Birth: 10 Dec 1967
ID NO: 2613738880359

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা বা ক্ষয়পত্র পাওয়া গেলে বিধিগত শর্তে অবিলম্বে এখা উদ্ধার করা অনুরোধ করা হলো।
 ঠিকানা: বাংলাদেশি: ২৪, গ্রেড/সেক্টর: মাদান, হাজরা, আশুপাড়া, ঢাকা - ১১০৬।
 নিবেদন, ঢাকা।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: মোস্তাফিজুর রহমান, ১৯/০৭/২০০৯





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নাম: মোস্তাফিজুর রহমান
Name: Monsteral Marston
পিতা: মোঃ সায়েদ আলী
মাতা: বাবুনুর হুসৈন
Date of Birth: 01 Nov 1960
ID NO: 2613738880358

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FAMILY PICTURE

