#### **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 Y <i>ears</i> )			
Education, till to date	:	Class 9			
Marital status	:	Married			
Children	:	Nill			
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 (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father Most: Mamataz Md Sayed Ali 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/-			
Further Information:	١.	Outstanding loan:= Nill No			
(v) Who pays GB loan installment (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	:	06 years of business experience.
Own Business and	:	06 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.	••	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.

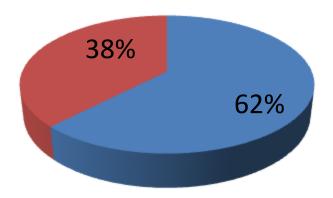
Proposed Nobin Udyokta Business Info						
Business Name	:	Shahanaj General Store				
Location	:	Holan Namapara, Dakshinkhan, Dhaka				
Total Investment in BDT	:	BDT 530,000/-				
Financing	:	self BDT 330,000/- (from existing business) 62 %				
		Required Investment BDT 200,000/- (as equity) 38 %				
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> <li>The business is planned to be scaled up by investment in existing goods like; Rice, Dal Ata, Moyda, Oli, Soft Drink etc.</li> <li>Average 20 % gain on sales.</li> <li>The business is operating by entrepreneur. Existing No employee.</li> <li>The shop is rented.</li> <li>Collects goods from Dakshinkhan.</li> <li>Agreed grace period is 3 months.</li> </ul>				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Grocury	3,000	90,000	1,080,000			
	0	0	0			
Total Sales (A)	3,000	90,000	1,080,000			
Less. Variable Expense						
Grocury	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	3	<b>Particulars</b>		Proposed		
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
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**





Financial					
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	<u> </u>	2,500	30,000	30,000	30,000
Electricity Bill	<u> </u>	1050	12,600	13,230	13,892
Transportation	<u> </u>	1,100	13,200	13,860	14,553
Mobile Bill	<u> </u>	960	11,520	12,096	12,701
Entertainment	<u> </u>	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			<u> </u>		
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)

SI#	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			
	Investment Pay Back (Including	80.000	80.000	80,000
2.3	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

### **O**PPORTUNITIES

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

### THREATS

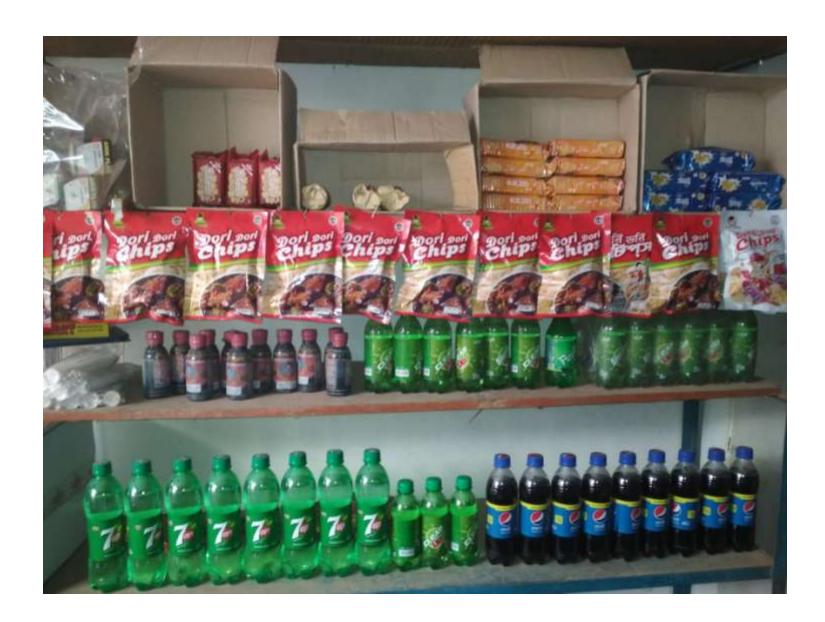
Theft

Fire

Political unrest

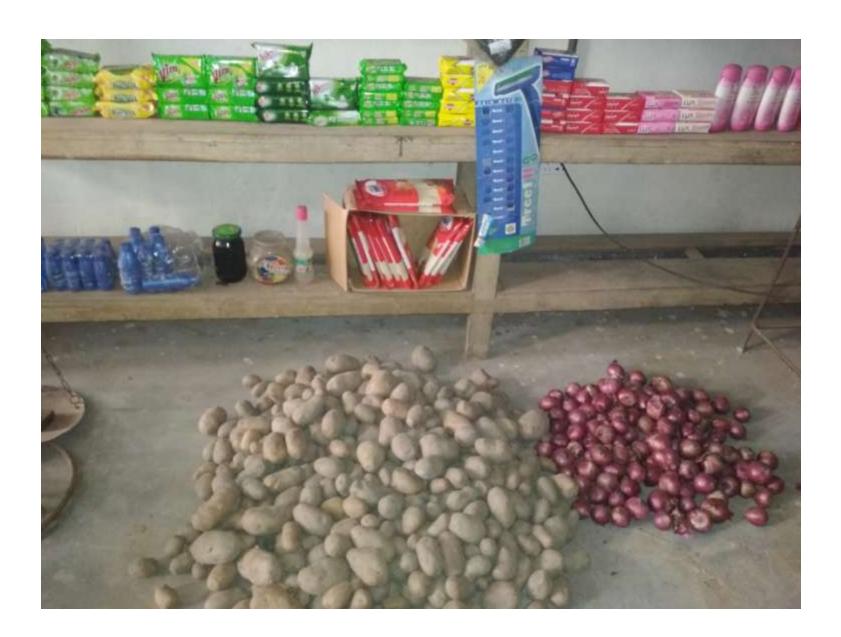
# Pictures















#### গণপ্রজাতপ্র বাংলাদেশ সরকার

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STATE OFFICE STATE

Date of Birth: 19 Aug 1985

ID NO: 2613738880360

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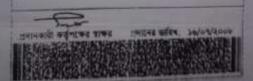
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### **FAMILY PICTURE**

