

## Proposed NU Business Name: SAGOR STORE



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Project verified by: : Md: Hafizur Rahman



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

Name	:	<b>SAGOR MALAKER</b>
Age	:	05-01-1987(31 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brothers 01 sister
Address	:	Vill: Alkha P.O: Fultola P.S: Fultola Dist:Khulna
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>PANNA RANI MALAKER</b>
(iii) Father's name	:	<b>BISANATH MALAKER</b>
(iv) GB member's info	:	Branch: Fultola , Centre # 6(Female), Member ID: 1239, Group No: 02 Member since:02-03-2000 raning (17 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 1,00000 Outstanding loan: 75,000=/. (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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-143288
Family's Contact No.	:	01949-234619
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PANNA RANI MALAKER** Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAGOR STORE</b>
Location	:	Sikirhat Fultola
Total Investment in BDT	:	BD 3,00,000
Financing	:	Self BDT 2,50,000(from existing business) 83% Required Investment BDT 50,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 07ft= 70 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likes; Oil,Holud,Jira,Alas,Lobongo,Darcini etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no Employee.</li> <li>▪The Shop is Rented.</li> <li>▪Collects goods from Khulna.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

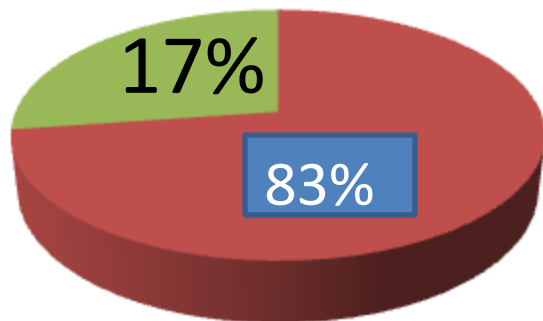
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Oil,Holud,Jira,Alas,Lobongo,Darcini etc.	3,500	1,05,000	1,260,000
<b>Total Sales (A)</b>	3,500	1,05,000	1,260,000
<b>Less. Variable Expense</b>			
Oil,Holud,Jira,Alas,Lobongo,Darcini etc.	2,975	89,250	1,071,000
<b>Total variable Expense (B)</b>	2,975	89,250	1,071,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	5,25	15,750	1,89,000
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity bill		6,00	7,200
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Entertainment		4,00	4,800
Guard		0	0
Genaretor		0	0
Mobile bill		5,00	6,000
<b>Total fixed Cost (D)</b>		<b>8,900</b>	<b>1,06,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,850</b>	<b>82,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oil	05	25000	125000	01	25000	25000	150000
Rice	0	0	0	10	2200	22000	22000
Holud	50	170	8500	0	0	0	8500
Jira	15	400	6000	0	0	0	6000
Alachs	10	2000	20000	0	0	0	20000
Lobongo	04	2000	8000	0	0	0	8000
Darchini	26	300	7800	0	0	0	7800
Moris	20	280	5600	0	0	0	5600
Security	0	0	50000	0	0	0	50000
Others	0	0	19,100	0	0	3000	22,100
<b>Total</b>			<b>250,000</b>			<b>50,000</b>	<b>300,000</b>

## Source of Finance



**Entrepreneur Investment:**  
**250,000**  
**Investor Investment:50,000**  
**Total Investment:3,00,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year
<b>Revenue (sales)</b>				
Oil,Holud,Jira,Alas,Lobongo,Darcini etc.	4,800	1,44,000	1,728,000	1,814,400
<b>Total Sales (A)</b>	4,800	1,44,000	1,728,000	1,814,400
<b>Less. Variable Expense</b>				
Oil,Holud,Jira,Alas,Lobongo,Darcini etc.	4,080	1,22,400	1,468,800	1,542,240
<b>Total variable Expense(B)</b>	4,080	1,22,400	1,468,800	1,542,240
<b>Contribution Margin (CM) [C=(A-B)</b>	7,20	21,600	2,59,200	2,72,160
<b>Less. Fixed Expense</b>				
Rent		1,200	14,400	14,400
Electricity bill		8,00	9,600	9,800
Transportation		1,200	14,400	14,600
Salary (self)		5,000	60,000	60,000
Entertainment		5,00	6,000	6,200
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		7,00	8,400	8,600
<b>Total fixed Cost (D)</b>		<b>9,400</b>	<b>1,12,800</b>	<b>1,13,600</b>
<b>Net Profit (E) [C-D)</b>		<b>12,200</b>	<b>1,46,400</b>	<b>1,58,560</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>2 year (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,46,400	1,58,560
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		41,400
	<b>Total Cash Inflow</b>	<b>1,96,400</b>	<b>1,99,960</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan	75,000	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>1,55,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>41,400</b>	<b>1,69,960</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 05 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











# FAMILY PICTURE

