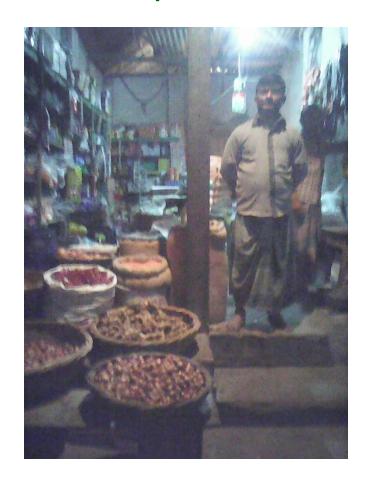
#### **Proposed NU Business Name: ARJU STORE**



Project identification and prepared by: Md. Abadot Hossain Sarkar Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta			
Name	:	ARJU MIAH	
Age	:	05-06-1986(29Y <i>ears</i> )	
Education, till to date	:	Class Ten	
Marital status	:	Married	
Children	:	1 Son	
No. of siblings:	:	3 Brothers ,1 Sister	
Address	:	Vill: Pakulla , P.O:Jamurki, P.S: Mirzapur, Dist: Tangail	
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  MEHER VANU  MD. RAJU MIAH  Branch: Jamurki, Mirzapur, Centre # 68(Male),  Member ID: 5133, Group No: 03  Member since: 1987 to 2003(16 Years)  First loan: BDT 3000 /-	
Further Information:		Outstanding loan: Nil Father	
(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 and	:	12 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01672-451813
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MEHER VANU** joined Grameen Bank since 16 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info				
Business Name	:	ARJU STORE		
Location	:	Pakulla Bazzar, Mirzapur, Tangail.		
Total Investment in BDT	:	BDT 5,10,000/-		
Financing	:	Self BDT 3,60,000/- (from existing business) 71% Required Investment BDT 1,50,000/- (as equity) 29%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	35ft x 10 ft= 350 square ft		
Security of the shop	:	Nill		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Sugar, Egg, Cosmetics etc.</li> <li>Average 15% gain on sales.</li> <li>The business is operating by entrepreneur. Existing 1 employee.</li> <li>After getting equity fund one employee will be appointed.</li> <li>The shop is Rented.</li> <li>Collects goods from Tangail .</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Grocery Item	6,000	1,80,000	21,60,000			
Total Sales (A)	6,000	1,80,000	21,60,000			
Less. Variable Expense						
Grocery Item	5,100	1,53,000	18,36,000			
Total variable Expense (B)	5,100	1,53,000	18,36,000			
Contribution Margin (CM) [C=(A-B)	900	27,000	3,24,000			
Less. Fixed Expense						
Mobile Bill		200	2,400			
Transportation		1,500	18,000			
Electricity Bill		200	2,400			
Salary (self)		5,000	60,000			
Salary (1 Employee)		5,000	60,000			
Entertainment		300	3,600			
Rent		5,000	60,000			
Guard		100				
Total fixed Cost (D)		17,300	2,07,600			
Net Profit (E) [C-D)		9,700	1,16,400			

Investment Breakdown							
Particulars	Existing	Proposed	Proposed Total				
Rice (40 x 1,500)	60,000	40,000	1,00,000				
Sugar (20x 2300)	46,000	40,000	86,000				
Soyabin Oil ( 4 Dram x 14700)	58,800	30,000	88,800				
Cosmetics	40,700		40,700				
Bushy (15 x1200)	18,000	10,000	28,000				
Pulse (10x4,000)	40,000		40,000				
Egg (1500pcs x 7)	10,500		10,500				
Flour		30,000	30,000				
Salt (200kg x 22)	44,000		44,000				
Washing Powder, Tooth Past, Noodle, onion, Garlic, Harpic, Chanachur etc	42,000		42,000				
Total	3,60,000	1,50,000	5,10,000				

#### **Source of Finance**



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Grocery Item	8,800	2,64,000	31,68,000	33,26,400	34,92,720	
Total Sales (A)	8,800	2,64,000	31,68,000	33,26,400	34,92,720	
Less. Variable Expense						
Grocery Item	7,480	2,24,400	26,92,800	28,27,440	29,68,812	
Total variable Expense (B)	7,480	2,24,400	26,92,800	24,09,750	29,68,812	
Contribution Margin (CM) [C=(A-B)]	1,320	39,600	4,75,200	4,98,960	5,23,908	
Less. Fixed Expense						
Electricity Bill	<u> </u>	200	2,400	3,000	3,600	
Mobile Bill	 	300	3,600	3,600	3,600	
Salary (self)		5,000	60,000	60,000	60,000	
Transportation		2,000	24,000	25,000	26,000	
Entertainment		300	3,600	3,600	3,600	
Shop Rent		5,000	60,000	60,000	60,000	
Guard		200	2,400	3,000	3,000	
Salary (2 Employees)		8,000	96,000	96,000	96,000	
Total Fixed Cost		21,000	2,52,000	2,54,200	2,55,800	
Net Profit (E) =[C-D) ]		18,600	2,23,200	2,44,760	2,68,108	
Investment Payback			60,000	60,000	60000	

## 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	1,50,000		
1.2	Net Profit	2,23,200	2,44,760	2,68,108
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,63,200	3,47,960
	Total Cash Inflow	3,73,200	4,07,960	6,16,068
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000	60,000	60,000
3	Net Cash Surplus	1,63,200	3,47,960	5,56,068

## SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 12 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

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

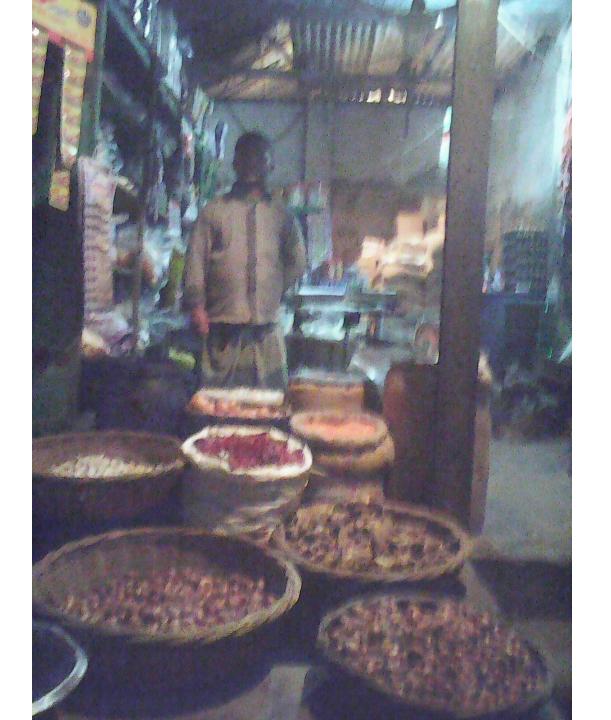
### THREATS

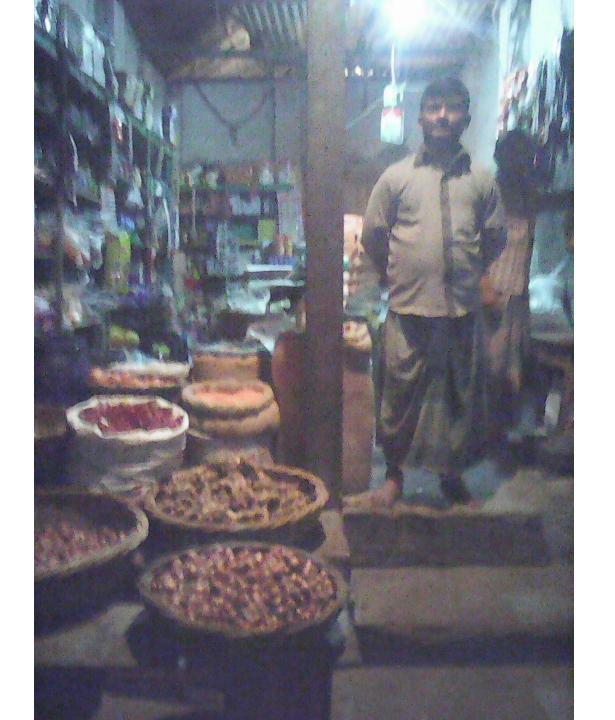
Theft

Fire

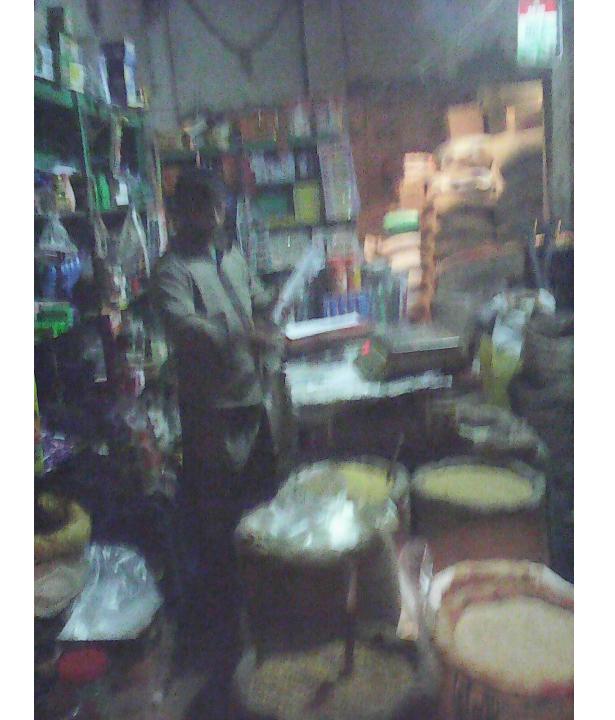
Political unrest

# Pictures























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(3) তেনাৰ উপাৰ উল্লেখিক তথা/ত বাৰ আৰু এই প্ৰতিক্ৰা কৰিব কৰিব কৰিব উল্লেখিক ব্যৱহাৰ কৰিব, কালে কৰাৰ আন্তান কৰ লাইসৰ কথাৰা কৰা কৰিবক বাৰি কোন নাকি উল্লেখিক কৰিব নাকিবলৰ কোনা কৰিবক লাবন কে কোন সমান কৰিবিক কালে।/কালে/কাল প্ৰথম কৰিবক কৰিব কৰাৰ কৰাৰ কিব কালে কৰাৰ কৰিবক কৰিব কালে।

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# **FAMILY PICTURE**

