

Proposed NU Business Name: **SHAHEDIN VARIETIES STORE**



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Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMON
Age	:	29-06-1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Bhottacharjer Bag, P.O: Ponchosar. P.S: Munshigonj Sadar, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SURIYA BEGUM
(iii) Father's name	:	ALI AKBER
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 08 (Female), Member ID: 9161, Group No: 10 Member since: 01-01-2012 (05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 13,640/-
(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.)	:	No
Business Experiences and Training Info	:	01 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917-057784
Family's Contact No.	:	01928-457833
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit ,Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SURIYA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAHEDIN VARIETIES STORE
Location	:	Bhotta charjer bag, Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 75,000/- (from existing business) 52% Required Investment BDT 70,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 3,500
Proposed Salary	:	BDT 3,500
Size of shop	:	18 ft x 15 ft= 270 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Munshigonj.▪Agreed grace period is 3 months.

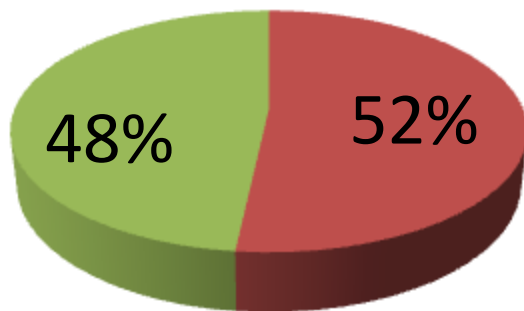
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Grocery item	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		3,500	42,000
Transportation		500	6,000
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	100	300	30,000	100	240	24,000	54,000
Soft Drinks	100	100	10,000	0	0	0	10,000
Rice	5	2400	12,000	10	2000	20,000	32,000
Biscuit	1	4000	4,000	0	0	0	4,000
Flexi load	1	2000	2,000	0	0	0	2,000
Others	1	10000	10,000	1	10800	10,800	20,800
Pulse	1	7000	7,000	1	6000	6,000	13,000
Oil	0	0	0	100	92	9,200	9,200
Total	209		75,000	212		70,000	145,000

Source of Finance



■ Entrepreneur's Contribution 75,000

■ Investor's Investment 70,000

■ Total 145,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Grocery item	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electricity Bill		200	2,400	3,000	3,000
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		3,500	42,000	42,000	42,000
Transportation		700	8,400	8,400	8,400
Entertainment		300	3,600	4,000	4,500
Total Fixed Cost		5,100	61,200	62,900	63,900
Net Profit (E) [C-D]		9,900	118,800	126,100	134,550
Investment Payback			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	118,800	126,100	134,550
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		90,800	188,900
	Total Cash Inflow	188,800	216,900	323,450
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	90,800	188,900	295,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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









5GB



क्याच कार्ड

₹ 10	₹ 20	₹ 30	₹ 40	₹ 50
₹ 60	₹ 70	₹ 80	₹ 90	₹ 100



क्याच कार्ड

₹ 10

₹ 20

₹ 30

₹ 40

₹ 50

₹ 60

₹ 70

₹ 80

₹ 90

₹ 100







FAMILY PICTURE

