

## Proposed NU Business Name: **MS SHAHADUL STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. SHAHADUL ISLAM</b>
Age	:	20-04-1983(33Years )
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	4 Brothers
Address	:	Vill: Borkatpur, P.O: Nondongasi, P.S: Carghat, Dist: Rajshahi
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>MST. SHAHARA BEGUM</b>
(iii) Father's name	:	<b>MD. SULTAN ALI</b>
(iv) GB member's info	:	Branch: Nimpara , Carghat, Centre # 55 (Female), Member ID:4002/3, Group No: 02 Member since: 2000 to ( 17 Years ) First loan: BDT -4,000/- Existing loan: BDT 28,000/- Outstanding loan: BDT 22,360/-
Further Information:		
(v) Who pays GB loan installment	:	Fathers
(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	:	18 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur's Contact No.	:	01767-364609
Wife's Contact No.	:	01786-907798
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia,Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAHARA BEGOM** joined Grameen Bank since 17 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS SHAHADUL STORE</b>
Location	:	Borkatpur ,Nondongassi , Carghat , Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	07 ft x 10 ft= 70 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item .</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 Banerwar .</li><li>▪Agreed grace period is 3 months.</li></ul>

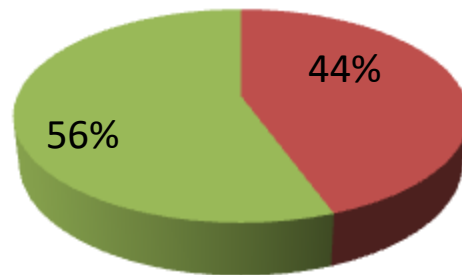
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Rent		250	3,000
Electricity Bill		350	4,200
Transportation		400	4,800
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		-	-
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,750</b>	<b>57,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (3x1,700)	5,100	20,000	25,100
Flower (2x850)	1,700	10,000	11,700
Sugar	3,300	10,000	13,300
Oil (50x90)	4,500	-	4,500
Cosmetic	4,000	-	4,000
Cold Drinks (8x400)	3,200	-	3,200
Biscuit	3,000	-	3,000
Detergent	2,000	-	2,000
Others	3,200	-	3,200
Grocery Item	10,000	-	10,000
Dale	-	10,000	10,000
<b>Total</b>	<b>40,000</b>	<b>50,000</b>	<b>90,000</b>

## Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery Item	3,000	90,000	10,80,000	11,34,000	11,90,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>	<b>11,34,000</b>	<b>11,90,700</b>
<b>Less. Variable Expense</b>					
Grocery Item	2,550	76,500	918,000	963,900	10,12,095
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>	<b>963,900</b>	<b>10,12,095</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		250	3,000	3,000	3,000
Electricity Bill		400	4,800	5,040	5,292
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,780	3,969
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>6,850</b>	<b>82,200</b>	<b>83,100</b>	<b>84,045</b>
<b>Net Profit (E) [C-D]</b>		<b>6,650</b>	<b>79,800</b>	<b>87,000</b>	<b>94,560</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	79,800	87,000	94,560
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		59,800	67,000
	<b>Total Cash Inflow</b>	<b>129,800</b>	<b>146,800</b>	<b>161,560</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,800</b>	<b>126,800</b>	<b>141,560</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 6 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













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
People's Republic of Bangladesh  
CARD / জাতীয় পরিচয় পত্র

নাম: শাহাদুল ইসলাম  
Md. Shahadul Islam

