

Proposed NU Business Name: SAHIN VARIETE STORE



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAHIN ALOM
Age	:	10-08-1989 (28Years)
Education, till to date	:	Class-10
Marital status	:	Married
Children	:	0
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill:Jot Kadirpur, P.o-Kisor pur, P.S: Bagha Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. CHOMIRON BEOYA
(iii) Father's name	:	LATE.OHIDUL HAQE SAHO
(iv) GB member's info	:	Branch: Monigram,Centre # 18 (Female) Member ID: 5660/1, Group No: 03 Member since: 10-02-2007 to 6-3-2014 New 20-102016(08Years)
Further Information:		First loan: BDT – 20,000/-
	:	Existing Loan: BDT 20,000, Outstanding loan:BDT- 11,200/-
(v) Who pays GB loan installment	:	Mothers
(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	:	08 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.	:	01773-534133
Family's Contact No.	:	01738-181051
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. CHOMIRON BEOYA joined Grameen Bank since 08 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAHIN VARIETE STORE
Location	:	Monigram Bazar, Bagha,Rajshahi .
Total Investment in BDT	:	BDT-120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT-40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Powder,Drink water,Detergent,Soap &etc Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

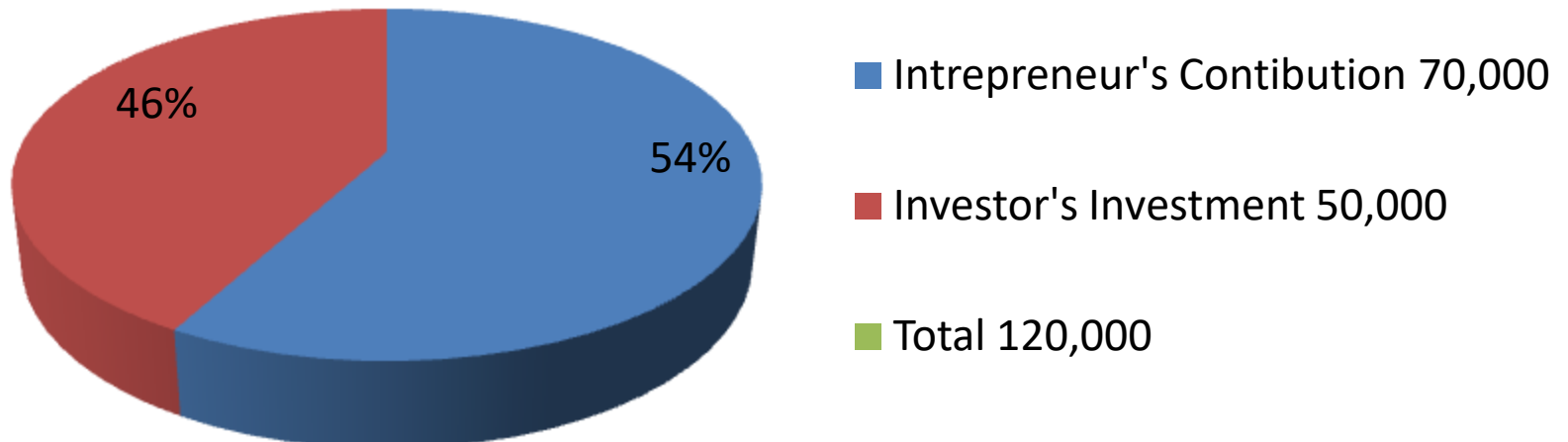
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Drink Water,Dertergent ,Soap &etc	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Drink Water,Dertergent ,Soap &etc			
	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)	375	11,250	135,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		700	8,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		150	1,800
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,350	76,200
Net Profit (E) [C-D)		4,900	58,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit	500		500
Drink Water	7,000		7,000
Powder	1,500		1,500
Soap	3,000		3,000
Pepsodent	1,000		1,000
Detergent	1,000		1,000
Others	16,000		16,000
Security of the Shop	40,000		40,000
Grocery Item	0	50,000	50,000
Total	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Dertergent,Biscuit,Soap &etc	3,000	90,000	1080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1080,000	1,134,000	1,190,700
Less. Variable Expense					
Dertergent,Biscuit,Soap &etc	2,550	76,500	918,000	963,900	1,012,095
Total variable Expense (B)	2,550	76,500	918,000	963,900	1,012,095
Contribution M. (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		700	8,400	8,500	9,000
Transportation		500	6,000	6,500	7,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		150	1,800	1,900	2,000
Guard		100	1,200	1,300	1,400
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,500	2,600
Total Fixed Cost		6,350	76,200	77,100	78,400
Net Profit (E) [C-D]		7,150	85,800	93,000	100,205
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	85,800	93,000	100,205
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		65,800	138,800
	Total Cash Inflow	135,800	158,800	
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	65,800	138,800	219,005

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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



A man in a grey button-down shirt and black pants stands in the center of a small grocery store, surrounded by shelves of various products.

100%
Green Product
Nutrition Value

Multiple yellow labels with text, likely product information or prices, located on the top shelf.

NAHI
NAHI

SPEED
SPEED

SPEED
SPEED

SPEED
SPEED







