

Proposed NU Business Name: **SHAHIN STORE**

Project identification and prepared by: Md. Shahidul Islam,
Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD.SHAHIN |
| Age | : | 01-01-1990 (27 Years) |
| Education, till to date | : | Class 8 |
| Marital status | : | Married |
| Children | : | Single |
| No. of siblings: | : | 01 Brothers & 02 Sister |
| Address | : | Vill: Gobindapur, P.O: Khalpar, P.S: Nawabganj, Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SHAHIDA BEGUM |
| (iii) Father's name | : | Md.ABDUL MANNAN |
| (iv) GB member's info | : | Branch: Churain, Centre # 11 (Female), Member ID: 1581/2, Group No: 05 Member since: 01/01/1998 First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 40,000/- Outstanding loan: BDT 32,200- |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | Ten years experience in running business. He has training |
| Other Own/Family Sources of Income | : | Yes |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01937-067185 |
| Mother's Contact No. | : | 01943-457631 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHIDA BEGUM joined Grameen Bank since 19 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

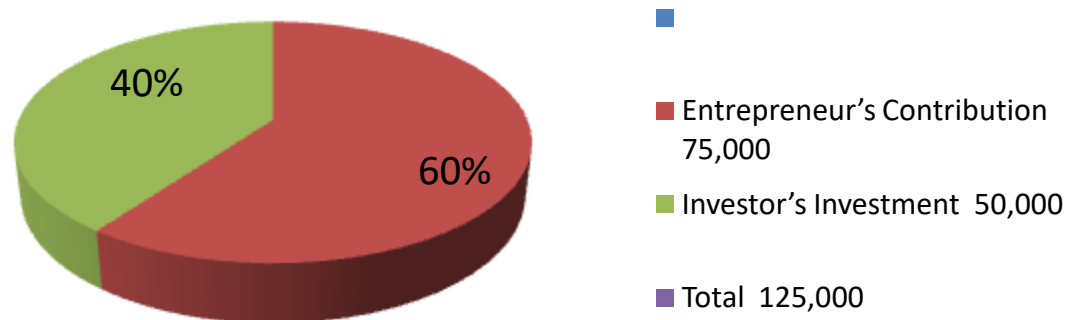
Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | SHAHIN STORE |
| Location | : | Gobindapur Bazar, Nawabganj, Dhaka. |
| Total Investment in BDT | : | BDT 1,25,000/- |
| Financing | : | Self BDT 75,000(from existing business) 60% Required Investment BDT 50,000(as equity) 40 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 30 ft x 7 ft= 210 square ft |
| Security of the shop | : | Own |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tea & others etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in own place.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months. |

| Exesting | | | |
|-----------------------------------|-------|---------|--------|
| Particular | Daily | Monthly | Yearly |
| Revnue (Sale) | | | |
| Trailing Item | 2000 | 60000 | 720000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 2000 | 60000 | 720000 |
| Less Variable Expense (B) | | | 0 |
| Grocery | 1600 | 48000 | 576000 |
| Total Variable Expense | 1600 | 48000 | 576000 |
| Contributon Margin (CM) [C=(A-B)] | 400 | 12000 | 144000 |
| Less Fixed Expense | | | |
| Electric Bill | | 300 | 3600 |
| Transportaion | | 200 | 2400 |
| Salary (Self) | | 5000 | 60000 |
| Entertainment | | 100 | 1200 |
| Rent | | 1400 | 16800 |
| Guard | | 0 | 0 |
| Salary (Staff-4) | | 0 | 0 |
| Mobil Bill | | 200 | 2400 |
| Generator | | 100 | 1200 |
| Total Fixed Cost (D) | | 7300 | 87600 |
| Net Profit (E)= [C-D] | | 4700 | 56400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------------|------|------------|---------------|----------|------------|---------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Teabag | 2 | 800 | 800 | | | 2,000 | 2,800 |
| Sugar | 1 | 700 | 700 | | | 3,000 | 3,700 |
| Cold Drinks | | 14,000 | 14,000 | | | 10,000 | 24,000 |
| Biscuits | | 10,000 | 10,000 | | | 5,000 | 15,000 |
| Banana,cake &Others | | 10,000 | 10,000 | | | 5,000 | 15,000 |
| Gas Stove | | 8,000 | 8,000 | | | | 8,000 |
| Refrezaretor | | 30,000 | 30,000 | | | | 30,000 |
| Others | | 700 | 700 | | | 30,000 | 30,000 |
| Total | | | 75,000 | 1 | | 50,000 | 1,25,000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Grocery Item | 3000 | 3000 | 36000 | 37800 | 39690 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 3000 | 3000 | 36000 | 37800 | 39690 |
| Less Variable Expense (B) | | | | | |
| Grocery Item | 2400 | 64000 | 768000 | 806400 | 846720 |
| Total Variable Expense | 2400 | 64000 | 768000 | 806400 | 846720 |
| Contributon Margin (CM) [C=(A-B)] | 600 | 16000 | 192000 | 201600 | 211680 |
| Less Fixed Expense | | | | | |
| Electric Bill | | 500 | 6000 | 6300 | 6600 |
| Transportaion | | 500 | 6000 | 72000 | 864000 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Guard | | 0 | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Rent | | 1400 | 16800 | 16800 | 16800 |
| Mobil Bill | | 400 | 4800 | 4900 | 5000 |
| Total Fixed Cost (D) | | 8000 | 79200 | 145600 | 938000 |
| Net Profit (E)= [C-D] | | 8000 | 96000 | 100800 | 105840 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

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

| <i>SI #</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 | 96,000 | 100800 | 105840 |
| 1.3 | Depreciation (Non cash | | | |
| 1.4 | Opening Balance of Cash Surplus | 75600 | 76000 | 156800 |
| | Total Cash Inflow | 146,000 | 176,800 | 262,640 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 76,000 | 156,800 | 242,640 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chandrakhola Bazar,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

