

Proposed NU Business Name: **SHAHIN STORE**



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Dagonvuiyan Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:SHAHIN
Age	:	15-01-1982(35 Years)
Education, till to date	:	Dahakil pass
Marital status	:	Married
Children	:	02 Sons.
No. of siblings:	:	02Brothers,05 Sisters.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE JAHANARA BEGUM
(iii) Father's name	:	LATE AHSAN ULLA
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 14(Female), Member ID: 1073/1, Group No: 02 Member since: 13/03/1986 to 2016 till (30Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: 0/=
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	He has no experience in running business. 20 years is won business. He has no years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814101806
Family's Contact No.	:	01837617901
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

LATE:JAHANARA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

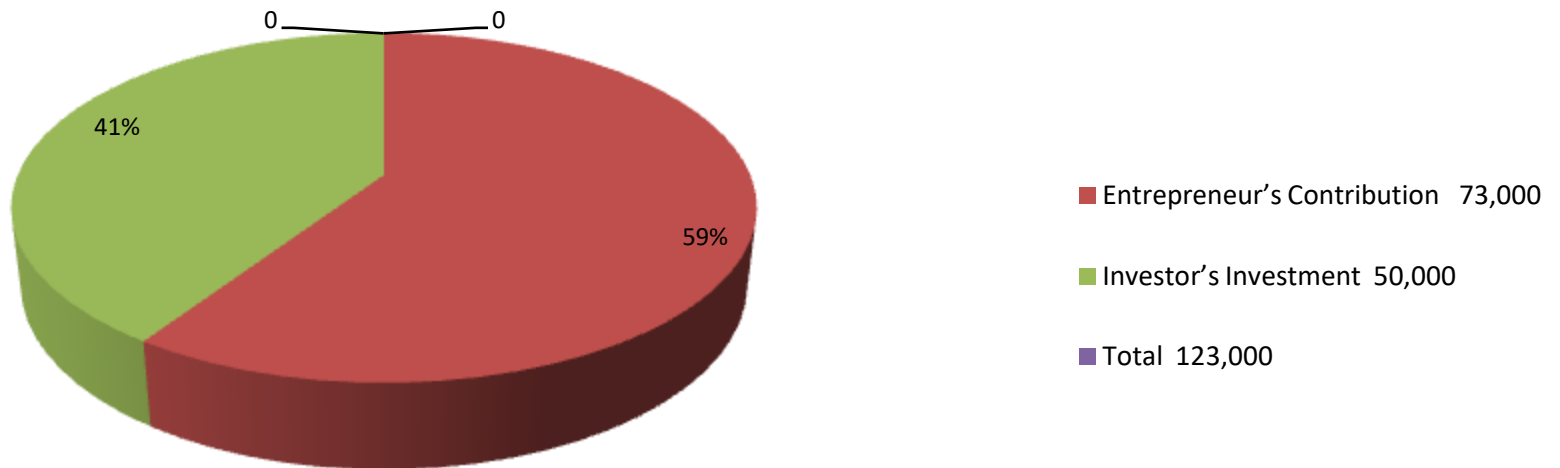
Business Name	:	SHAHIN STORE
Location	:	Hafizia para ,Garartek,Companigang,Noakhali.
Total Investment in BDT	:	BDT 123,000/-
Financing	:	Self BDT 73,000/-(from existing business) 59% Required Investment BDT 50,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft*10ft=120squreft
Security of the shop	:	25,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cooling corner etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will not be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuayin.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cooling corner items etc.	2500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Cooling corner items etc.	2000	60000	720000
Total Variable exp. (B)	2000	60000	720000
Contribution Margin CM [C= (A-B)]	500	15000	180000
less fixed exp.			
Rent		800	9600
Electricity bill		250	3000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		7700	92400
Nit profit		7300	87600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	15000	0	0	10000	25000
Biscuites	0	0	10000	0	0	15000	25000
Coldrinkes	0	0	15000	0	0	10000	25000
Tea	0	0	2000	0	0	2000	4000
Condeshmilk	0	0	3000	0	0	3000	6000
Others	0	0	20000	0	0	10000	30000
Security			8000			0	8000
Total			73000			50000	123000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cooling corner items etc.	2850	85500	1026000	1077300	1131165
Total Sales (A)	2850	85500	1026000	1077300	1131165
less variable Expenses					
Cooling corner items etc.	2280	68400	820800	861840	904932
Total variable Expenses (B)	2280	68400	820800	861840	904932
Contribution Margin (CM)= (A-B)	570	17100	205200	215460	226233
Less Fixed Expenses					
Rent		800	9600	9600	9600
Electricity bill		300	3600	3800	4000
Transportation		1200	14400	14600	14800
Salary (self)		5000	60000	60000	60000
Salary(staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		8150	97800	98400	99000
Net Profit (E) (C-D)		8950	107400	112770	118408.5
Investment Payback			20000	20000	20000

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

SR#	<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	107400	112770	118408.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87,400	180,170
	Total Cash Inflow	157,400	200,170	298,579
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	87,400	180,170	278,579

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :20 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















FAMILY PICTURE

