Proposed NU Business Name: MESARS SHAHIDUL STORE

Project identification and prepared by:Md. Alamgir Hosain Jamurki Unit, Tangail Project verified by: MD. Mizanur Rahaman Patoyari Grameen Shakti

Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD: SHAHIDUL ISLAM		
Age	:	11-09-1988 (2028Y <i>ears)</i>		
Education, till to date	:	Class 9		
Marital status	:	Married		
Children	:	1 Daughter		
No. of siblings:	:	2 Brothers, 2 Sisters.		
Address	:	Vill: Deora , , P.O: Kuraliyapara P.S: Mirzapur, Dist: Tangail.		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:::::::::::::::::::::::::::::::::::::::	Mother Father CHKINA BEGUM MD: ASKOR ALI Branch:Deora , , Mirzapur, Centre # 47 m (male), Member ID: 2722/1, Group No: 04 Member since: 12/08/1986) First Ioan: BDT 1000 /-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Outstanding loan: 57240/= Father No 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	:	5years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01713-502252
Family's Contact No.	:	01752-822922
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

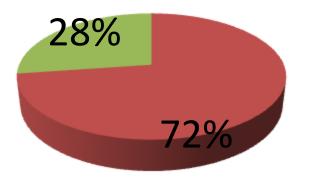
MD: ASKOR ALI joined Grameen Bank since 31 years ago. At first she took BDT 1000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info				
Business Name	:	MESARS SHAHIDUL STORE		
Location	:	Deora Bazar, Mirzapur, Tangail		
Total Investment in BDT	:	BDT 529,700/-		
Financing	:	Self BDT 379,700/- (from existing business) 71% Required Investment BDT 150,000/- (as equity) 29%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop		20 ft x 10 ft= 200 square ft		
Security of the shop	:	-		
Implementation	•	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Soft drinks, Cosmetics etc. Average 10% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Company. Agreed grace period is 3 months. 		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Grocery Item			1800000			
Total Sales (A)			1800000			
Less. Variable Expense						
Grocery Item			1620000			
Total variable Expense (B)			1620000			
Contribution Margin (CM) [C=(A-B)			288000			
Less. Fixed Expense						
Electricity Bill		400	4800			
Mobile Bill		300	3600			
Salary (self)		5000	60000			
Transportation		500	6000			
Salary (1staff)		8000	96000			
Rent		1000	12000			
Entertainment		300	3600			
Total fixed Cost (D)		45500	4.0.000			

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Rice	3500	10000	13500		
Daul(10x 4000)	2500		2500		
Biskut	4000	10000	14000		
Sugar	5000	25000	30000		
Ata	2700		2700		
Soap	20000		20000		
Soft drinks	12000	25000	37000		
Cosmetics	20000	30000	50000		
Biksh Lod ,Kad	300000	50000	80000		
Tooth Past, Noodle, Pulse, Herpic, Chocolate, Salt, etc	10000		10000		
Total	3,79,700	150000	529700		
Source of Finance					

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 150,000
- Total 550,000

Financial Projection (BDT) G							
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year		
Revenue (sales)							
Grocery Item	5,000	150000	1800000	1890000	1984500		
Total Sales (A)	5,000	150000	1800000	1890000	1984500		
Less. Variable Expense							
Grocery Item	4500	135000	1620000	1701000	1786050		
Total variable Expense (B)	4500	135000	1620000	1701000	1786050		
Contribution Margin (CM) [C=(A-B)	500	24000	288000	302400	317520		
Less. Fixed Expense							
Electricity Bill		400	4800	4800	4800		
Mobile Bill		300	3600	3600	3600		
Salary (self)		5000	60000	60000	60000		
Transportation		500	6000	6000	6000		
Salary (1staff)							
		8000	96000	96000	96000		
Rent		1000	12000	12000	12000		

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

		Year 1	Year 2	Year 3
SI #	Particulars	(BDT)	(BDT)	(BDT)
1	Cash Inflow			
	Investment Infusion by			
1.1	Investor	150,000		
1.2	Net Profit	84000	98400	113520
1.3	Depreciation (Non cash item)			
	Opening Balance of Cash			
1.4	Surplus		24000	62400
	Total Cash Inflow	234000	122400	175920
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back			
2.3	(Including Ownership Tr. Fee)	60,000	60,000	60000
	Total Cash Outflow	210,000	60,000	60000
3	Net Cash Surplus	24000	62400	115920



STRENGTH EAKNESS Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill : 05 Years Quality goods & services; Skill and experience; THREATS PPORTUNITIES Theft Huge demand in the community Fire Location of shop; Gorai, Najirpara. Political unrest Regular customers;

Pictures

গ্রামীণ শক্তি সামাজিক mundle dam প্ৰস্তাবিত নবীন উদ্যোক্তা প্ৰক প্রকল্পের নাম: - 2012 Trade The ইউনিটের নাম: 3725 প্রকল্প প্রস্তাব গ্রহণের উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্তি: नामः (त्र): 530, जन्म जतिथः 22/02/22/22 जाजीय : বয়সः শিক্ষাগত যোগ্যতা: ays বৈবাহিক অবস্থা: DENER ছেলে-মেয়ের সংখ্যা: an ভাই/বোনের সংখ্যা: 20022602 বর্তমান ঠিকানা: গ্রাম: - 538 স্থায়ী ঠিকানা: গ্রাম: (MI: 2) 1807 ENBRITAT: D GCHINGIA CH















