

Proposed NU Business Name: **SHAHIN STORE**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL KALAM SHAHIN
Age	:	01-01-1987(30Years)
Education, till to date	:	Class-Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Sister, 02 Brothers
Address	:	Vill: Modhu Anontopur, P.O:Porshuram, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROSNA AKTER
(iii) Father's name	:	ABUL KASEM
(iv) GB member's info	:	Branch: Porshuram, Centre # 62(Female), Member ID:6497, Group No: 04 Member since: 22-09-2012-2017 First loan: BDT 10,000/- Existing loan: BDT 6,000/- Outstanding loan:5650/-
Further Information:		
(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	:	05years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825020117
Mother's Contact No.	:	01874280343
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROSNA AKTER joined Grameen Bank since 05years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

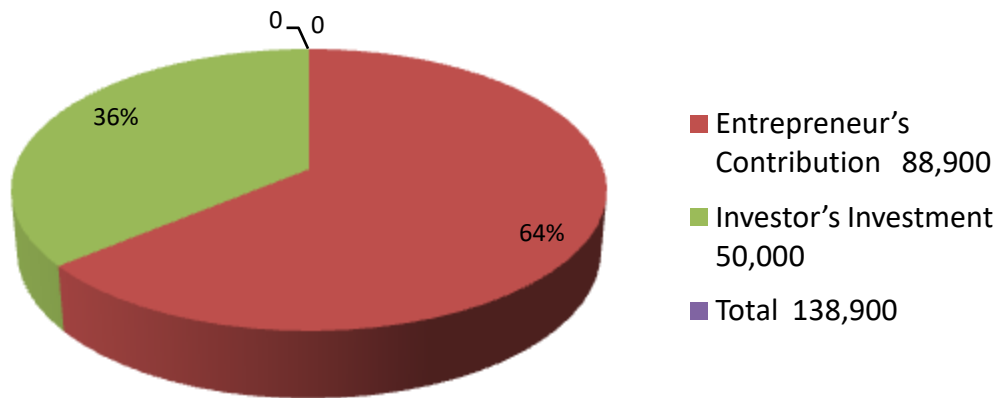
Proposed Nobin Udyokta Business Info

Business Name	:	SHAHIN STORE
Location	:	Dakbangla mor, Porshuram, Feni.
Total Investment in BDT	:	BDT 138900/-
Financing	:	Self BDT 88900 (from existing business) 77% Required Investment BDT, 50,000 (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150 square ft
Security of the shop	:	15,000/-
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods like; milk, water, shop, tea, biscuit, etc. ▪ Average 15% gain on sale. ▪ The business is operating by entrepreneur. Existing 0 employee. ▪ He is doing his business in renting place. ▪ Collects goods from Parshuram. ▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
bavareg,chips,biscuits,milk,water,soaf,othres	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
bavareg,chips,biscuits,milk,water,soaf,othres	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		800	9600
Electric Bill		700	8400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		6100	73200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
bevareg	28	400	11,200			10,000	21,200
chips	70	0	700			0	700
biscuits	50	0	2,500			0	2,500
teapati	0	0	3,000			0	3,000
milk	50	40	2,000			0	2,000
water+tissu	0	0	3,000			0	3,000
soaf	600	15	900			0	900
chanachur	20	30	600			0	600
others	0	0	50,000			0	50,000
security			15,000			0	15,000
atta						10,000	10,000
flour						10,000	10,000
oil						10,000	10,000
onion						10,000	10,000
Total	818	485	88,900	0	0	50,000	138,900



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
bavareg,chips,biscuits,milk,water,soaf,othres	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3400	102000	1224000	1285200	1349460
Total Variable Expense	3400	102000	1224000	1285200	1349460
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		700	8400	8700	9000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7400	86400	86920	87446
Net Profit (E)= [C-D]		10600	127200	133560	140238
Investment Pay Back			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	127,200	133560	140238
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		107200	220760
	Total Cash Inflow	177,200	240,760	360,998
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	20,000	20,000
3	Net Cash Surplus	107,200	220,760	340,998

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dakbangla
mor, Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Schlotzsky's Rings

Schlotzsky's Rings

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Potato Crackers
SPICY TOMATO FLAVOUR
TRY OUR NEW Fruit Drink!

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Schlotzsky's

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Quality Kingdom

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