

Proposed NU Business Name: **SHAH AMANAT STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MINAR HOSSAIN
Age	:	01-03-1997(21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother,2 Sisters
Address	:	Vill:Solia, P.O:Solia, 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	:	JESMIN AKTER
(iii) Father's name	:	NURUL KORIM
(iv) GB member's info	:	Branch: Porshuram, Centre # 29(Female), Member ID:4207 Group No: 05 Member since: 10-05-2007-2017(10 Years) First loan: BDT 3,000/- Existing loan: BDT 70,000/- Outstanding loan: 44000/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(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. 00(Years)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862983889
Mother's Contact No.	:	01816369815
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JESMIN AKTER joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

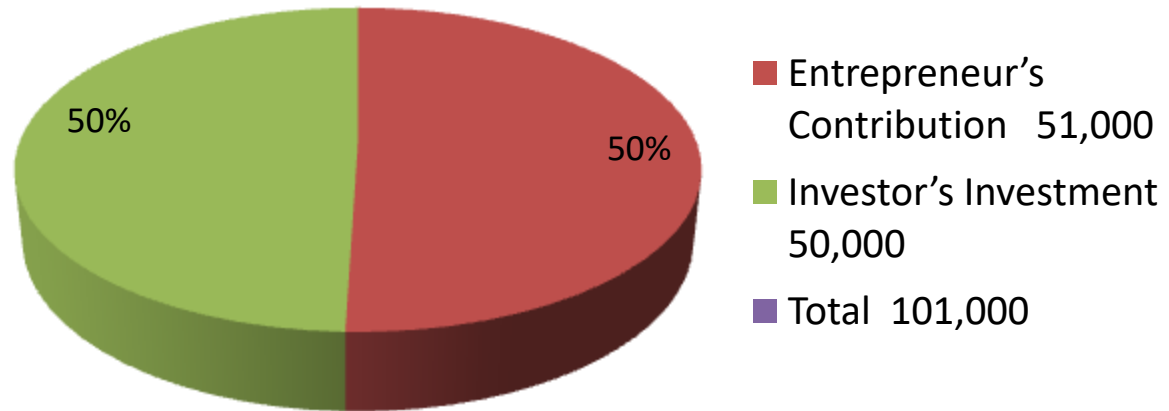
Proposed Nobin Udyokta Business Info

Business Name	:	SHAH AMANAT STORE
Location	:	Dhonikunda road more, Porshuram, Feni.
Total Investment in BDT	:	BDT 101000/-
Financing	:	Self BDT 51000(from existing business) 49% Required Investment BDT 50,000(as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 15 ft. = 300square ft
Security of the shop	:	3,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods lik;biscute,chanacur,cake,tea,others.. ▪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 Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
biscute,chanachur,cake,water,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
biscute,chanachur,cake,water,others	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		6000	72000
Electric Bill		3000	36000
Transportaion		0	0
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		13400	160800
Net Profit (E)= [C-D]		100	1200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscute&chanachur	0	0	8,000			20,000	28,000
tea	0	0	2,000			10,000	12,000
cake	0	0	2,000			0	2,000
Cold drinks	0	0	5,000			10,000	15,000
others	0	0	20,000			0	20,000
security	0	0	6,000			0	6,000
water	0	0	8,000			10,000	18,000
Total	0	0	51,000	0	0	50,000	101,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscute,chanachur,cake,water,others	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		6000	72000	72000	72000
Electric Bill		3000	36000	36300	36600
Transportaion		0	0	0	0
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		13400	160800	161200	161600
Net Profit (E)= [C-D]		4600	55200	57960	60858
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	55,200	57960	60858
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		35200	73160
	Total Cash Inflow	105,200	93,160	134,018
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	35,200	73,160	114,018

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Dhonikunda,
Porshuiram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Bin Hab



FAMILY PICTURE

