

Proposed NU Business Name: **SHUBASH STORE**



Project identification and prepared by: Ashrafal Alam

Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHADEB SAHA
Age	:	02-03-1984 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	nil
No. of siblings:	:	4 Sisters
Address	:	Vill: Vurulia P.O: Nagri P.S: Kaliganj, Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	VAZANA RANI SAHA
(iii) Father's name	:	SHUBASH CHANDRA SAHA
(iv) GB member's info	:	Branch: Nagri, Centre: 53 (Female), Member ID: 4657, Group No: 03 Member since: 09/03/2004 to 2010 (6 Years) First loan: BDT 10,000
Further Information:		Last Loan: BDT 10000 Outstanding loan: Nil
(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.) ¹⁰	:	Yes
Business Experiences and Training Info	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-168865
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

VAZANA RANI SAHA joined Grameen Bank for 6 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

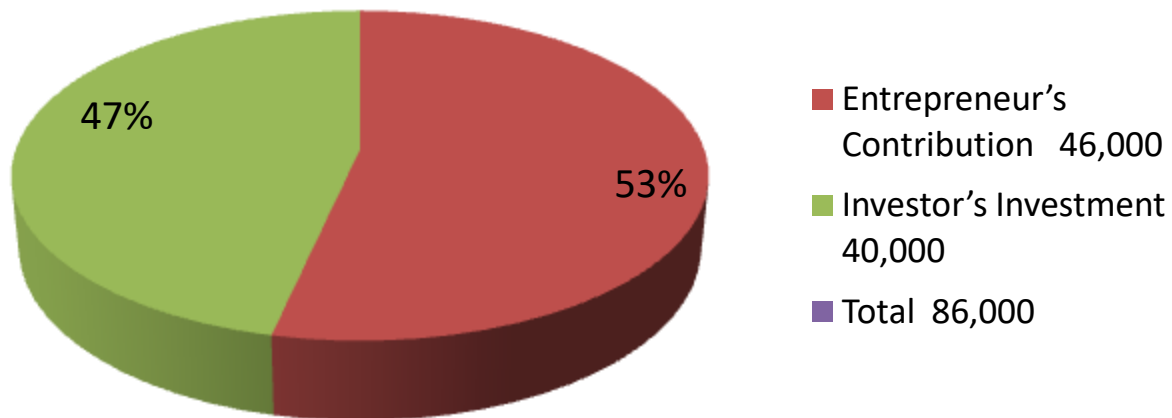
Proposed Nobin Udyokta Business Info

Business Name	:	SHUBASH STORE
Location	:	Nagri Bazar, Kaliganj
Total Investment in BDT	:	BDT 86,000/-
Financing	:	Self BDT 46,000/-(from existing business) 53% Required Investment BDT 40,000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing fruits like: Apple, Orange, Grapes, Malta etc ▪Average 30% gain on sale. ▪The business is operated by entrepreneur. Existing no employees. ▪The shop is rented. ▪Collects goods from Tangi. ▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Apple, Orange, Grapes, Malta etc	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Apple, Orange, Grapes, Malta etc	1750	52500	630000
Total Variable Expense	1750	52500	630000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		500	6000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		15500	186000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Apple	50	150	7,500	60	150	9,000	16,500
Orange	50	120	6,000	50	120	6,000	12,000
Grapes	50	280	14,000	0	0	0	14,000
Malta	50	100	5,000	50	100	5,000	10,000
Cold Drinks	0	0	0			20,000	20,000
Others			13,500			0	13,500
			46,000			40,000	86000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Apple, Orange, Grapes, Malta etc	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Apple, Orange, Grapes, Malta etc	2450	73500	882000	926100	972405
Total Variable Expense	2450	73500	882000	926100	972405
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000	396900	416745
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7000	84000	85000	86030
Net Profit (E)= [C-D]		24500	294000	308700	324135
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	294,000	308700	324135
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		278000	570700
	Total Cash Inflow	334,000	586,700	894,835
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	278,000	570,700	878,835

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill: 08 Years,
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

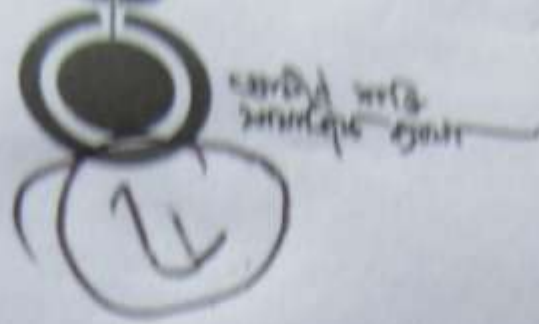
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



প্রাথমিক শক্তি

প্রস্তাবিত নবীন

কলেজের নাম:

সুফিয়া স্ট্রোর

উনিটের নাম:

ফাগুনী সিন্দুর সার্বজনীন

দ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মহাদেব মোহন

বয়স: ৩৬ বছর

জন্ম তারিখ: ০২/০৬/১৯৮৫

শিক্ষাগত যোগ্যতা:

৮ম শ্রেণী



VISHAL'S

TANGORIN APPLE



VISHAL'S

TANGY APPLE

FLAVY KIRIN

