### **Proposed NU Business Name: SHAHIN GENERAL STORE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta				
Name	:	Shahin Alam		
Age	:	07-12- 1999( 18 Years)		
Education, till to date	:	Class Eight		
Marital status	:	Unmarried		
Children	:	Nill		
No. of siblings:	:	03 Brothers		
Address	:	Vill: Chamurkhan, P.O: Kanchkura, P.S: Uttorkhan, Dist: Dhaka		
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  Shirina Rahman  Shariful Islam  Branch: Uttorkhan, Centre # 37 (Female),  Member ID:4638/1 , Group No: 06  Member since: 09-03-2002(15 Years)  First loan: BDT = 5,000 /- ,Last Loan :-150,000/-		
Further Information:		Outstanding loan:= Nill Father		
(v) Who pays GB loan installment (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 & Skill	:	04 years of business experience.
Own Business and	:	04 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	•	Nill
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01772-305902
Family's Contact No.	:	01822-992208
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Shirina Rahman** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

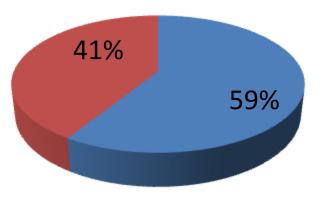
Proposed Nobin Udyokta Business Info				
Business Name	:	Shahin General Store		
Location	:	Chamurkhan, Uttorkhan, Dhaka		
Total Investment in BDT	:	BDT 170,000/-		
Financing	:	Self BDT 100,000/- (from existing business) 59%		
		Required Investment BDT 70,000/- (as equity) 41 %		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	12 ft x 12 ft= 144 square ft		
Security of the shop	:	Nill		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods Sugar, Tea, Biscute, Chips, Milk, Koel, etc.</li> <li>Average 20 % gain on sales.</li> <li>The business is operating by entrepreneur. Existing No employee.</li> <li>The shop is Rented.</li> <li>Collects goods from Tongi.</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Grocery & Tea	2,500	75,000	900,000	
	0	0	0	
Total Sales (A)	2,500	75,000	900,000	
Less. Variable Expense				
Grocery & Tea	2,000	60,000	720,000	
Total variable Expense (B)	2,000	60,000	720,000	
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	
Less. Fixed Expense				
Rent		1,000	12,000	
Electricity Bill		700	8,400	
Transportation		500	6,000	
Mobile Bill		1000	12,000	
Entertainment		500	6,000	
Salary (sttaf)		0	0	
Salary (self)		5,000	60,000	
Total fixed Cost (D)		8,700	104,400	
Net Profit (E) [C-D)		6,300	75,600	

	Investment Breakdown							
Doublesslave	Existing			Particulars		Proposed	Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Sugar	2	2600	5200	Sugar	2	2600	5,200	10,400
Теа	50	290	14500	Tea	50	290	14,500	29,000
Biscute	80	330	26400	Biscute	80	330	26,400	52,800
Chips	40	230	9200	Chips	40	230	9,200	18,400
Milk	2	2016	4032	Milk	2	2016	4,032	8,064
Koil	5	1250	6250	Koil	5	1250	6,250	12,500
			0				0	0
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			0				0	0
Advance Sequrity	1	25000	25000				0	25,000
Others			9418	Others			4,418	13,836
Total			100,000				70,000	170,000

### **Source of Finance**





Financial					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery & Tea	3,500	105,000	1,260,000	1,323,000	1,389,150
0	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Grocery & Tea	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent	<u> </u>	1,000	12,000	12,000	12,000
Electricity Bill		735	8,820	9,261	9,724
Transportation	<u> </u>	500	6,000	6,000	6,000
Mobile Bill	<u> </u>	1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)	<u> </u>	0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item	<u> </u>		<u> </u>		
Depreciation	<u> </u>	0	0	0	0
Total Fixed Cost		8,785	105,420	106,491	107,616
Net Profit (E) [C-D)		12,215	146,580	158,109	170,214
Investment Payback			28,000	28,000	28,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	146,580	158,109	170,214
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		118,580	248,689
	Total Cash Inflow	216,580	276,689	418,903
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	28.000	28.000	38,000
2.3	Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	118,580	248,689	390,903

## SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 Years

Own Business:04

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

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

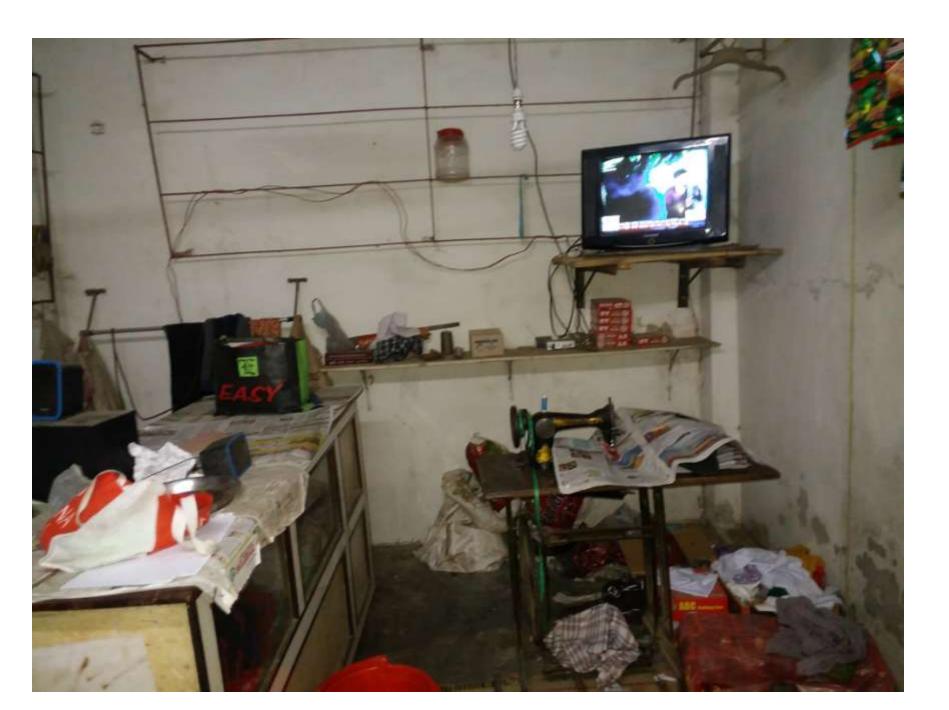
### THREATS

Theft

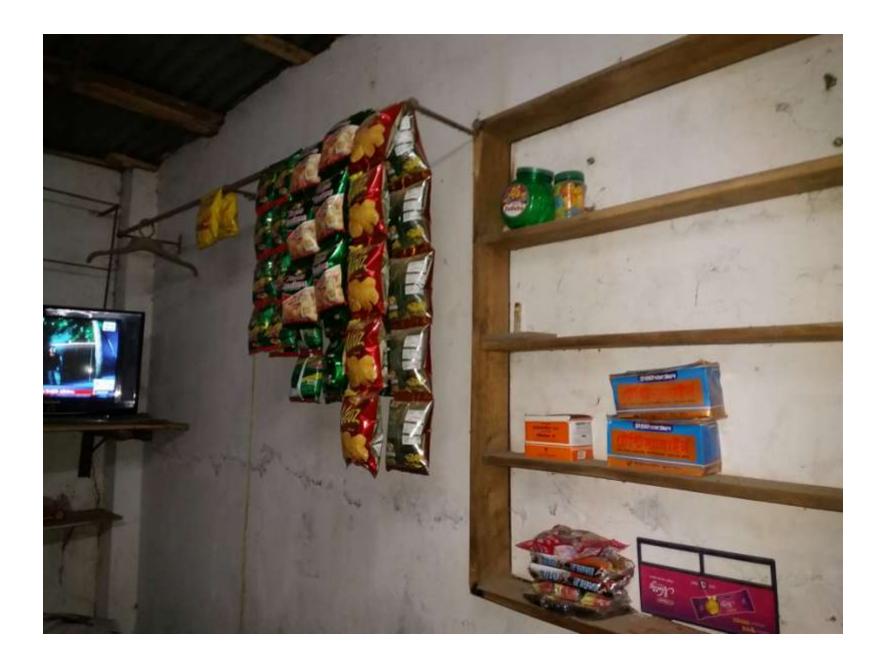
Fire

Political unrest

# Pictures













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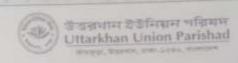
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# **FAMILY PICTURE**

