

**Proposed NU Business Name: SHOFOL STORE**



Project identification and prepared by: Md.Nasir Uddin Sheikh  
Chagal naiya,feni

Project verified by: Abadat Hossain



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>ABDUL AHAD SHOFOL</b>
Age	:	01/08/1985 ( 33 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	0 Sons 0 Daughter
No. of siblings:	:	04 Brother 04 Sisters
Address	:	Vill: Ijjot pur P.O: ijot pur P.S: Feni sadar , 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	:	<b>LATE: HALIMA KHATUN</b>
(iii) Father's name	:	<b>NUR AHMMED</b>
(iv) GB member's info	:	Branch: pathannagar, Centre # 19(Female), Member ID:216/1, Group No: 06 Member since: 05-03-2000- 2008 (8Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 000/-
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01819-923518
Mother's Contact No.	:	01868-087513
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HALIMA KHATUN** joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

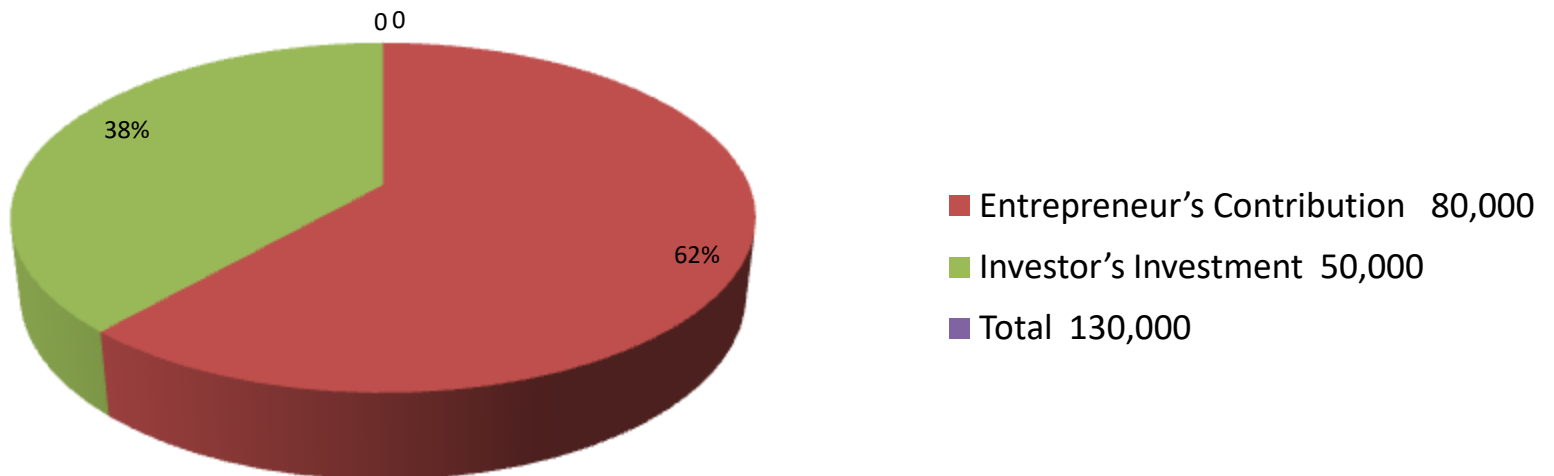
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHOFOL STORE</b>
Location	:	Daiya bibir bazar ,Chagalnaiya, Feni.
Total Investment In BDT	:	BDT 1,30,000 /-
Financing	:	Self BDT 80,000/- (From Existing Business) 62% Required Investment Bdt,50,000(as Equity) 38%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 10 ft. = 250 Square Ft
Security Of The Shop	:	,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Biscuit,Soft drink,chanachur,etc.</li> <li>▪Average 15% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 5 Employee.</li> <li>▪He Is Doing His Business In own Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Biscuit,Soft drink,chanachur,etc	2400	72000	864000
	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Biscuit,Soft drink,chanachur,etc	2040	61200	734400
<b>Total Variable Expense</b>	<b>2040</b>	<b>61200</b>	<b>734400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
<b>Less Fixed Expense</b>			
Rent			0
Electric Bill		400	4800
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

Investment Breakdown							
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit	1	20,000	20,000	1	10,000	10,000	30,000
soft drink	1	20,000	20,000	1	10,000	10,000	30,000
chanachur	1	10,000	10,000	2	10,000	20,000	30,000
chips	1	10,000	10,000	1	5,000	5,000	15,000
cake	1	10,000	10,000	1	5,000	5,000	15,000
soap	1	5,000	5,000			0	5,000
soyabeen oil	1	5,000	5,000			0	5,000
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>7</b>	<b>80000</b>	<b>80,000</b>	<b>6</b>	<b>40,000</b>	<b>50,000</b>	<b>130,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Biscuit,Soft drink,chanachur,etc	2900	87000	1044000	1096200	1151010
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2900</b>	<b>87000</b>	<b>1044000</b>	<b>1096200</b>	<b>1151010</b>
<b>Less Variable Expense (B)</b>					
Biscuit,Soft drink,chanachur,etc	2465	73950	887400	931770	978359
<b>Total Variable Expense</b>	<b>2465</b>	<b>73950</b>	<b>887400</b>	<b>931770</b>	<b>978359</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>435</b>	<b>13050</b>	<b>156600</b>	<b>164430</b>	<b>172652</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>	<b>76240</b>	<b>76892</b>
<b>Net Profit (E)= [C-D]</b>		<b>6750</b>	<b>81000</b>	<b>85050</b>	<b>89303</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	81,000	85050	89302.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61000	126050
	<b>Total Cash Inflow</b>	<b>131,000</b>	<b>146,050</b>	<b>215,353</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>61,000</b>	<b>126,050</b>	<b>195,353</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Daiya bibir bazar  
,Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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ম পোটিম  
সামস সামস



श्री डिम्ब



খ ডিম ও  
ম পোড়িম  
গাওয়া মাংস