#### Proposed NU Business Name: SHOHEL VARITIES STORE



Project identification and prepared by: MD. Nasir Uddin, Bason Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. SHOHEL RANA		
Age	:	30-12-1991(24 Years)		
Education, till to date	:	SSC		
Marital status	:	Married		
Children	:	1 Daughter		
No. of siblings:	:	2 Brothers 1 sisters		
Address	:	Vill: Molla bari rog P.O: Eairshadnagor, P.S: Gazipur Sadar, Dist: Gazipur		
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 SHAKINA SHAKINA ALI AZGOR Branch: Gacha, gazipur Centre # 57(Female), Member ID: 5486/1, Group No: 04 Member since: 20-10-1994 <i>(21 Years)</i> First Ioan: 5,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	::	Existing Loan: Nill, Outstanding loan: Nill Mother No 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	••	4 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-700220
Mother's Contact No.	•	01949-983108
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

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

Shakina joined Grameen Bank since 21 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan business.

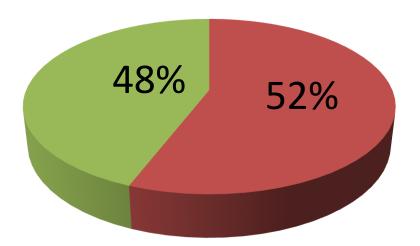
Proposed Nobin Udyokta Business Info				
Business Name	:	SHOHEL VARITIES STORE		
Location	:	Gazipur South para		
Total Investment in BDT	:	BDT 210,200		
Financing	:	Self BDT 110,200 (from existing business) 52% Required Investment BDT 1,00,000(as equity) 48%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	10 ft x 10 ft= 100 square ft		
Security of the shop	:	-		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Energy bulb, bulb, head phone, charger, memory card. Oil, past, powder, lotion, coconut oil, brush, , Ornament, Soap, Cosmetics etc.</li> <li>20% gain on electric product sale.</li> <li>10% gain on cosmetic</li> <li>Income from Flexi load</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is owned.</li> <li>Collects goods from Gazipur.</li> <li>Agreed grace period is 4 months.</li> </ul>		

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Energy bulb, bulb, head phone, charger, memory card	800	24,000	288,000	
Oil, past, powder, lotion, coconut oil, brush, , Ornament,				
Soap, Cosmetics etc	1,500	45,000	540,000	
Mobile Load:3000/1000*27	81	2,430	29,160	
Total Sales (A)	2,381	71,430	857,160	
Less. Variable Expense				
Electric product	640	19,200	230,400	
cosmatic	1,350	40,500	486,000	
Total variable Expense (B)	2,010	60,300	723,600	
Contribution Margin (CM) [C=(A-B)	371	11,130	133,560	
Less. Fixed Expense				
Electricity Bill		400	4,800	
Entertainment		300	3,600	
Transportation		500	6,000	
Mobile bill		500	6,000	
Salary (Self)		5,000	60,000	
Total fixed Cost (D)		6,700	80,400	
Net Profit (E) [C-D)		4,430	53,160	

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Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Energy bulb, bulb	10200	20000	30200		
head phone, charger, memory card	30000	20000	50000		
Oil, past, powder, lotion, coconut oil, brush, , Ornament, Soap, Cosmetics etc	30000	50000	80000		
Load	15000	10000	25000		
computer	25000	-	25000		
Total	110,200	100,000	210,200		

### **Source of Finance**







Investor Investment :100000



Total Investment:210,200

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Energy bulb, bulb, head phone, charger,				
memory card	800	24,000	288,000	302,400
Oil, past, powder, lotion, coconut oil, brush, ,				
Ornament, Soap, Cosmetics etc	2,000	60,000	720,000	756,000
Mobile Load:3000/1000*27	81	2,430	29,160	30,618
Total Sales (A)	2,881	86,430	1,037,160	1,089,018
Less. Variable Expense				
Electric product	560	16,800	201,600	211,680
cosmatic	1,800	54,000	648,000	680,400
Total variable Expense (B)	2,360	70,800	849,600	892,080
Contribution Margin (CM) [C=(A-B)	521	15,630	187,560	196,938
Less. Fixed Expense				
Electricity Bill		600	7,200	7,500
Entertainment		500	6,000	6,000
Transportation		1,000	12,000	12,500
Mobile bill		700	8,400	8500
Salary (Self)		5,000	60,000	60,000
Total Fixed Cost		7,800	93,600	94,200
Net Profit (E) [C-D)		7830	93,960	102738
Investment Payback			60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	93,960	102,738
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		33960
	Total Cash Inflow	193,960	136698
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	33,960	76,698



# Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 4 Years Quality goods & services; Skill and experience;

## **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

# **O**<sub>PPORTUNITIES</sub>

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

### **T**HREATS

Theft Fire Political unrest Pictures



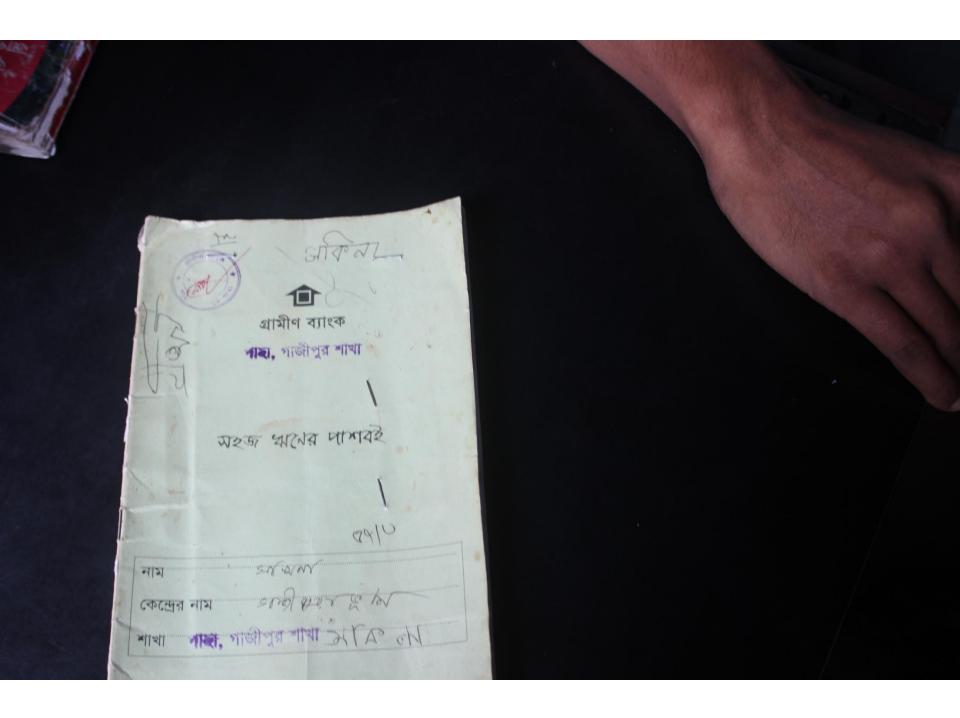


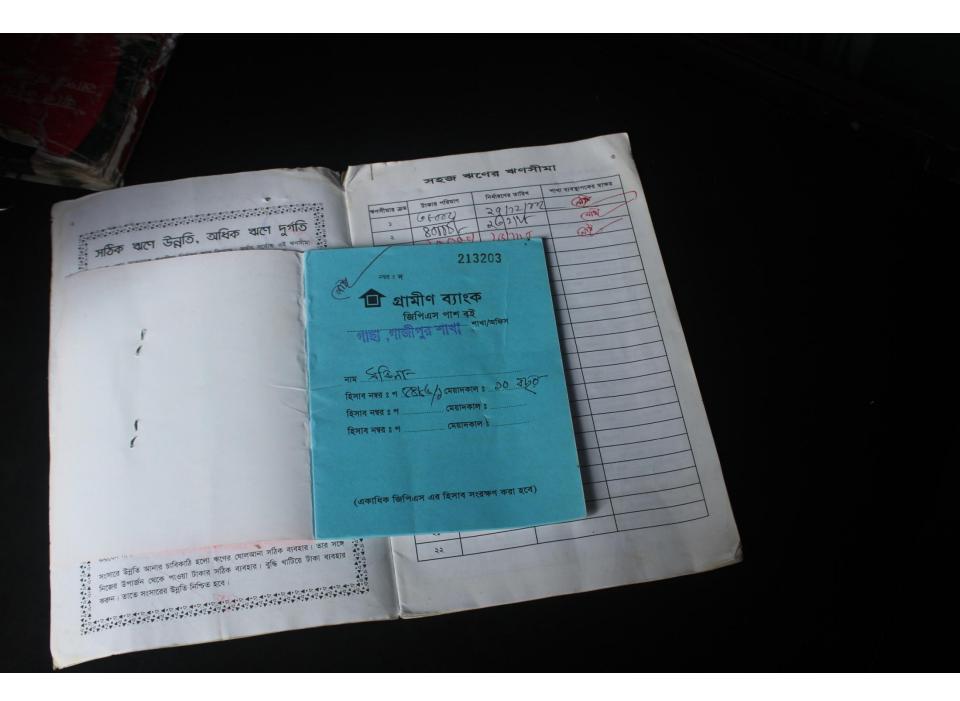












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## **FAMILY PICTURE**

