

Proposed NU Business Name: **SHOHEL STORE**



Project identification and prepared by: Md. Nur Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL KAIYUM
Age	:	12-10-1981(34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Address	:	Vill: Bagambor,P.O: Bashtoli, P.S: Kaliakoir, 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	:	BILKISBANU
(iii) Father's name	:	KUDDUS MIYA
(iv) GB member's info	:	Branch: Ataboho , Centre # 16(Female), Member ID: 2261, Group No: 08 Member since: 10-0-1988-1995 (07Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 6000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	Faather
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794845895
Mother's Contact No.	:	01689379029
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BILKIS BANU joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOHEL STORE
Location	:	Sinabaha Baazar
Total Investment in BDT	:	BDT 160000/-
Financing	:	Self BDT 100000/-(from existing business) 63% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 21 ft= 525 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery items.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Gazipur.▪Agreed grace period is 3 months.

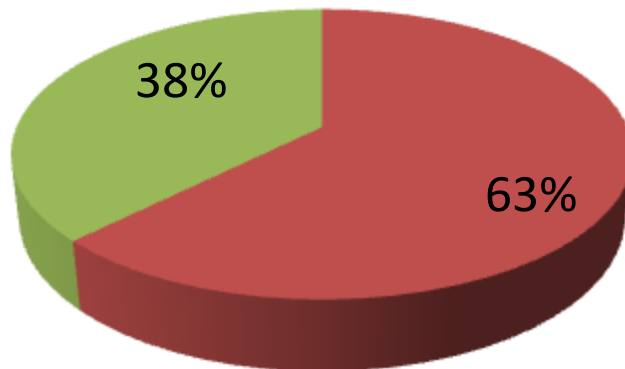
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries & Hardware	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocaries & Hardware	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Electricity bill		300	3600
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)			
Guard		300	3600
Generator		150	1800
Mobile bill		100	1200
Total fixed cost (D)		7,200	86400
Net Profit (E)= [C-D]		6,300	75600

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice	13,000	25,000	38000
Cosmetics	5,000	10,000	15000
Soap	12,000	0	12000
Coconut oil	2,000	0	2000
Powder	1,000	0	1000
Soft drinks	20,000	5,000	25000
Minarel water	2,000	0	2000
Tubewell	20000	10000	30000
Biscuit,Candel, etc	25000		25000
Pipe	10000	10000	20000
	100,000	60,000	160000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000
- Total 160,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocaries & Hardware	4400	132000	1584000	1663200
Total Sales (A)	4400	132000	1584000	1663200
Less Variable Expense				
Grocaries & Hardware	3740	112200	1346400	1413720
Item				
Total variable Expense (B)	3,740	112200	1346400	1413720
Contribution Margin (CM) [C=(A-B)	660	19800	237600	249480
Less Variable Expense				
Electricity bill		400	4800	3800
Transportation		1,700	20,400	2,600
Salary (self)		5000	60000	60000
Guard		300	3600	3600
Generator		150	1800	1800
Mobile bill		200	2400	2600
Total fixed cost (D)		7,450	89,400	70,800
Net Profit (E)= [C-D]		12350	148200	178,680
Investment Payback			36,000	36,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	148,200	178,680
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		112,200
	Total Cash Inflow	208200	290880
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	112,200	254880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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



LUX

বিশ্বের সেরা পারফিউম
বাড়িয়ে দাও মোহম

সোহেল স্টোর, সিনাটহ বাজার। 0168937902



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Various small posters and notices hanging from the ceiling.

Stacks of packaged bread and various snack bags on the counter.

Small product labels in the left display case.

Small product labels in the middle display case.

Large product labels in the right display case, including 'Pankhraj' and 'MERA'.

Large product labels in the bottom display case, including a portrait of a woman.

Jars of jam or preserves on a wooden table to the right.











FAMILY PICTURE

