## Proposed NU Business Name: SHAHED PAYRA STORE



Project identification and prepared by: MD Jahangir Ferdous Munsiganj Unit, Dhaka

Project verified by: Susanto Kumar Bishwas



Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD M AMUN			
Age	:	02 -05 -1985 (31 Years)			
Education, till to date	:	Class V			
Marital status	:	Married			
Children	:	01 Son			
No. of siblings:	:	06 Brothers, 02 Sisters			
Address	:	Vill: Daksin, Ramgopalpur P.O: Rikabi Baazar, P.S: Munsiganj Sadar Dist: Munsiganj			
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 MORIUM BEGUM ABUL KASHEM Branch: Panchasar, Centre # 16(Female), Member ID: 8547/1, Group No: 07 Member since: 28-08-2005 (11 Years) First Ioan: BDT 5000/-			
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: BDT 30000/- Outstanding loan: BDT 12500/- Father No 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	:	04 years experience in running business. 04 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01959-246711
Mother's Contact No.	:	01941-801056
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Dhaka

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

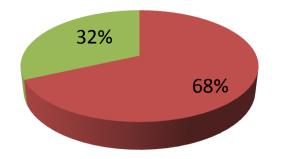
**MORIUM BEGUM** joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info					
Business Name	:	SHAHED PAYRA STORE			
Location	:	Mirapara (Bou Baazar), Mirkadim, Munsiganj Sadar			
Total Investment in BDT	:	BDT 220,000/-			
Financing	:	Self BDT 150,000 (from existing business) 68% Required Investment BDT 70,000 (as equity) 32%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	20 ft x 10 ft = 200 square ft			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Pigeon etc.</li> <li>35% gain on sales.</li> <li>The shop is in rented.</li> <li>The business is being operated by entrepreneur. Existing 01 employee.</li> <li>Collects goods from Dhaka (Kaptan Baazar)</li> <li>Agreed grace period is 3 months.</li> </ul>			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue(Sales)					
Pigeon	2300	69000	828000		
Total Sales (A)	2300	69000	828000		
Less Variable Expense					
Pigeon	1495	44850	538200		
Total variable Expense (B)	1,495	44850	538200		
Contribution Margin (CM) [C=(A-B)	805	24150	289800		
Less Variable Expense					
Rent		3,000	36000		
Electricity bill		500	6000		
Transportation		3,000	36000		
Salary (self)		5000	60000		
Salary(Staff)		3000	36000		
Entertainment		100	1200		
Genaretor		400	4800		
Guard		600	7200		
Mobile bill		300	3600		
Total fixed cost (D)		15,300	183600		
Net Profit (E)= [C-D]		8 <i>,</i> 850	106200		

Investment Breakdown							
	Proposed						
Particulars Qty.		Unit Price	Amount	Qty Unit Price		Amount	Proposed
			(BDT)	-		(BDT)	Total
Dobaj shortface	2	15000	30,000	0	0	0	30,000
Black Shortface	2	5000	10,000	0	0	0	10,000
Ghia Shorteface	2	7500	15,000	0	0	0	15,000
Cila Pigeon	2	7500	15,000	0	0	0	15,000
Feed	400	50	20,000	1	50000	50,000	70,000
Others ( Pigeon +	1	30000	30,000	1	20000	20,000	50,000
Bird )							
Security	1	30000	30,000	0	0	0	30,000
	410	0	150,000	2	0	70,000	220,000

**Source of Finance** 



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Pigeon	3100	93000	1116000	1171800
Total Sales (A)	3100	93000	1116000	1171800
Less Variable Expense				
Pigeon	2015	60450	725400	761670
Contribution Margin (CM) [C=(A-B)	1,085	32550	390600	410130
Less Variable Expense				
Rent		3,000	36000	36,000
Electricity bill		700	8400	8600
Transportation		3,300	39,600	40000
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		100	1200	1200
Genaretor		400	4800	4800
Guard		600	7200	1200
Mobile bill		350	4200	4300
Total fixed cost (D)		16,050	192,600	187,300
Net Profit (E)= [C-D]		16500	198000	222,830
Investment Payback			42,000	42,000

	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	70,000					
1.2	Net Profit	198,000	222,830				
1.3	Depreciation (Non cash item)						
1.4	Opening Balance of Cash Surplus		156,000				
	Total Cash Inflow	268000	378830				
2	Cash Outflow						
2.1	Purchase of Product	70,000					
2.2	Payment of GB Loan						
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000				
	Total Cash Outflow	112,000	42000				
3	Net Cash Surplus	156,000	336830				



STRENGTH Employment: Self: 01 Family:0 Others:0Experience & Skill : 04 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
Opportunities Huge demand in the community Location of shop; Tetuljora, Rajfulbaria, Savar, Dhaka. Regular customers;	<b>T</b> HREATS Theft Fire Political unrest

Pictures















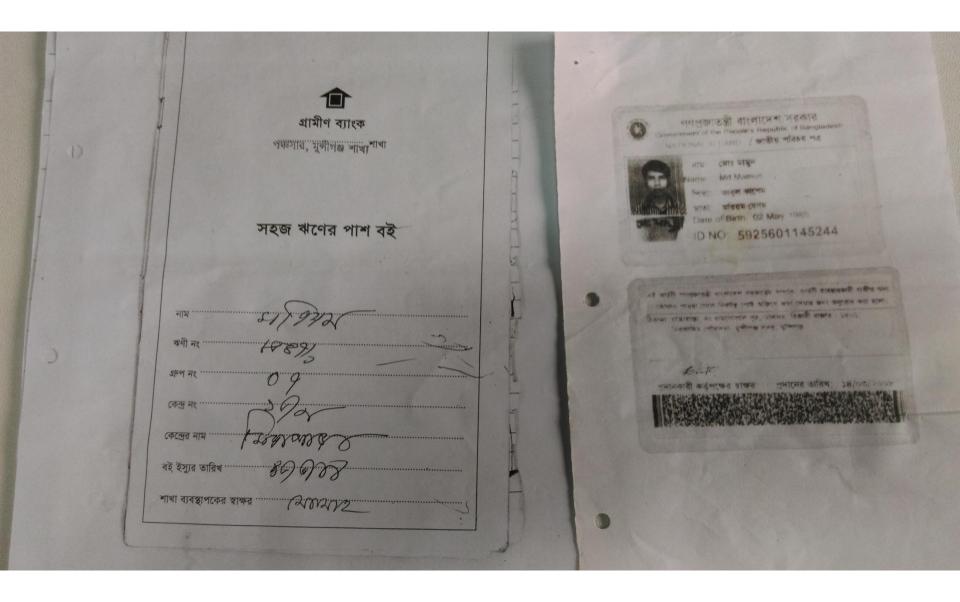












## **FAMILY PICTURE**

