

## Proposed NU Business Name: **SHAHED PAYRA STORE**



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

Name	:	<b>MD M AMUN</b>
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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MORIUM BEGUM</b>
(iii) Father's name	:	<b>ABUL KASHEM</b>
(iv) GB member's info	:	Branch: Panchasar, Centre # 16(Female), Member ID: 8547/1, Group No: 07 Member since: 28-08-2005 (11 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 30000/- Outstanding loan: BDT 12500/-
(v) Who pays GB loan installment	:	Father
(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	:	04 years experience in running business. 04 Years in own business. 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	:	<b>SHAHED PAYRA STORE</b>
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 style="list-style-type: none"><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
<b>Revenue(Sales)</b>			
Pigeon	2300	69000	828000
<b>Total Sales (A)</b>	2300	69000	828000
<b>Less Variable Expense</b>			
Pigeon	1495	44850	538200
<b>Total variable Expense (B)</b>	1,495	44850	538200
<b>Contribution Margin (CM) [C=(A-B)]</b>	805	24150	289800
<b>Less Variable Expense</b>			
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
<b>Total fixed cost (D)</b>		15,300	183600
<b>Net Profit (E)= [C-D]</b>		8,850	106200

# Investment Breakdown

Existing				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 + Bird )	1	30000	30,000	1	20000	20,000	50,000
Security	1	30000	30,000	0	0	0	30,000
	<b>410</b>	<b>0</b>	<b>150,000</b>	<b>2</b>	<b>0</b>	<b>70,000</b>	<b>220,000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Pigeon	3100	93000	1116000	1171800
<b>Total Sales (A)</b>	3100	93000	1116000	1171800
<b>Less Variable Expense</b>				
Pigeon	2015	60450	725400	761670
<b>Contribution Margin (CM) [C=(A-B)</b>	1,085	32550	390600	410130
<b>Less Variable Expense</b>				
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
<b>Total fixed cost (D)</b>		16,050	192,600	187,300
<b>Net Profit (E)= [C-D]</b>		16500	198000	222,830
Investment Payback			<b>42,000</b>	<b>42,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
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)		
<b>1.4</b>	Opening Balance of Cash Surplus		156,000
	<b>Total Cash Inflow</b>	268000	378830
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	112,000	42000
3	<b>Net Cash Surplus</b>	156,000	336830

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tetuljora, Rajfulbaria, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















































# FAMILY PICTURE

