

Proposed NU Business Name: **SHADAT STORE**



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Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHADAT ULLAH
Age	:	08-11-1991 (26 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	0 Son & 0 Daughter
No. of siblings:	:	05 Brothers & 02 Sisters
Address	:	Vill: Pathan Nagor, P.O: Pathan Nagor, P.S: Chagolnya, 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	:	DELO ARA BEGUM
(iii) Father's name	:	NUR ULLAH
(iv) GB member's info	:	Branch: Pathan Najor, Centre # 09 (Female), Member ID: 1023/1, Group No: 04 Member since 5-04-2003/2010 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(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	:	10 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01836-548941
Mother's Contact No.	:	01839-563321
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DELO ARA BEGUM joined Grameen Bank since 07 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	:	SHADAT STORE
Location	:	Kachari Bazer,chagolnya, Feni
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,40,000/-(from existing business) 67% Required Investment BDT 70,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He run his shop.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Average 15 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Oil,Salt,Soft drink,Sugar,Soap ETC	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Rice,Oil,Salt,Soft drink,Sugar,Soap ETC	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1700	20400
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Intertainment		200	2400
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		8800	105600
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	15	2200	33000	15	2200	33000	66000
Danice	20	120	2400			0	2400
Salt	200	35	7000			0	7000
Soft drink	20	450	9000	30	450	13500	22500
Suger	50	70	3500			0	3500
Tea			20000			0	20000
Oil	200	95	19000	200	95	19000	38000
Security			20000			0	20000
Others			26100			4500	30600
	505	2970	140,000	245	2,745	70,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Oil,Salt,Soft drink,Sugar,Soap ETC	3500	105000	1260000	1323000	1389150
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Rice,Oil,Salt,Soft drink,Sugar,Soap ETC	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		1700	20400	20400	20400
Electric Bill		1000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8800	102000	102580	103169
Net Profit (E)= [C-D]		6950	83400	87570	91949
Investment Pay Back			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	83,400	87570	91948.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		41400	86970
	Total Cash Inflow	153,400	128,970	178,919
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	55,400	1,00,970	1,50,919

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures





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মোসাম

মোঃ নুরুউল্লাহ হোটেল

- এখানে সকল প্রকার মুদি মাল, মনহরী
- আইসক্রীম, দধি, মিষ্টি, রসমালাই, ও
- প্রোঃ মোঃ শাহাদাত উল্লাহ, 01836-54
- পটুয়াখালী, কাছারী বাজার, হালদাখালী

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FAMILY PICTURE

