

Proposed NU Business Name: **SHAHABUDDIN STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHABUDDIN
Age	:	11-05-1984(33Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Ramjibonpur , P.O: Puthia , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. SARVANU BEGUM
(iii) Father's name	:	MD. MOKBUL HOSSAIN
(iv) GB member's info	:	Branch: Puthia , Centre # 52 (Female), Member ID: 4964/1, Group No: 06 Member since: 2002 to (15Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 16,040
(v) Who pays GB loan installment	:	Self
(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	:	15 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.	:	01768-976954
Brother's Contact No.	:	01786-865475
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHARVANU BEGUM joined Grameen Bank since 15 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	:	SHAHABUDDIN STORE
Location	:	Puthia , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 350,000/-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -250,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

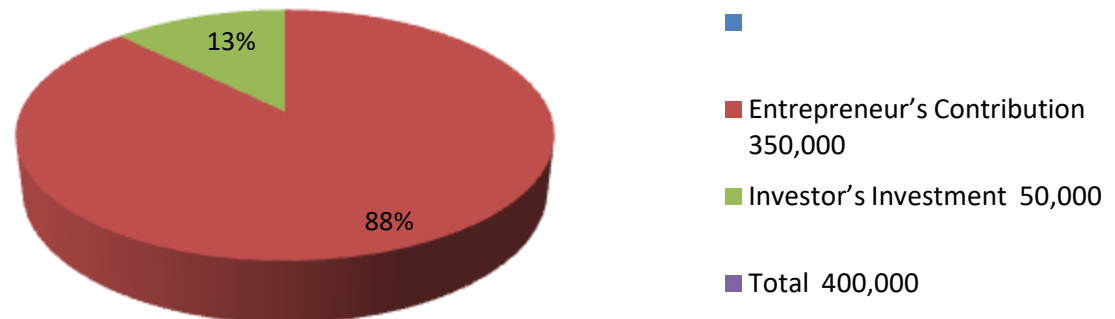
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	6,000	180,000	2160,000
Total Sales (A)	6,000	180,000	2160,000
Less. Variable Expense			
Grocery Item	5,400	162,000	1944,000
Total variable Expense (B)	5,400	162,000	1944,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		12,400	148,800
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (14x2,000)	28,000	20,000	48,000
Dale (3x5,000)	15,000	10,000	25,000
Sugar (3x3,500)	10,500		10,500
Flower (5x800)	4,000	10,000	14,000
Detergent	7,000		7,000
Confectionary	10,000		10,000
Grocery Item	12,000	10,000	22,000
Others	3,500		3,500
Oil	5,000		5,000
Cosmetic	5,000		5,000
Security	250,000		250,000
Total	350,000	50,000	400,000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	7,000	210,000	2520,000	2646,000	2778,300
Total Sales (A)	7,000	210,000	2520,000	2646,000	2778,300
Less. Variable Expense					
Grocery Item	6,300	189,000	2268,000	2381,400	2500,470
Total variable Expense (B)	6,300	189,000	2268,000	2381,400	2500,470
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		400	4,800	5,040	5,292
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		12,600	151,200	151,620	152,061
Net Profit (E) [C-D]		8,400	100,800	112,980	125,769
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	100,800	112,980	125,769
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	80,800	92,980
	Total Cash Inflow	150,800	193,780	218,749
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,800	173,780	198,749

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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









