

## Proposed NU Business Name: **SAHIN STORE**



Project identification and prepared by: Md. Nazrul Islam  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>SAHINUR ISLAM</b>
Age	:	21-11-1983(34 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	1 Son & 2 Doughter`s
No. of siblings:	:	4 Brothers & 4 Sisters.
Address	:	Vill: Valuuk Kandi, P.O: Cakmari , P.S: Tangail sador, Dist: Tangail.
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>Late-MOSIRUN NASA</b>
(iii) Father's name	:	<b>Late- AFAJUDDIN</b>
(iv) GB member's info	:	Branch:Dewzan ,Delduar, Centre # 84(Female), Member ID : 7062 , Group No: 04 Member since:24/06/2003 (10 Years) First loan: BDT 5,000 /- Outstanding loan: Nil
Further Information:		
(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	:	7 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01635275429
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Late-MOSIRUN NASA** joined Grameen 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAHIN STORE</b>
Location	:	Valuuk Kandi, Cakmari ,Tangail sador,Tangail.
Total Investment in BDT	:	BDT 151,500/-
Financing	:	Self BDT 91,500/- (from existing business 60% Required Investment BDT 60,000/- (as equity)40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10ft= 150 square ft
Security of the shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Sugar,Cold drink,Powder,Pest,Gass,Biscut ,Soap etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

BDT (TK)

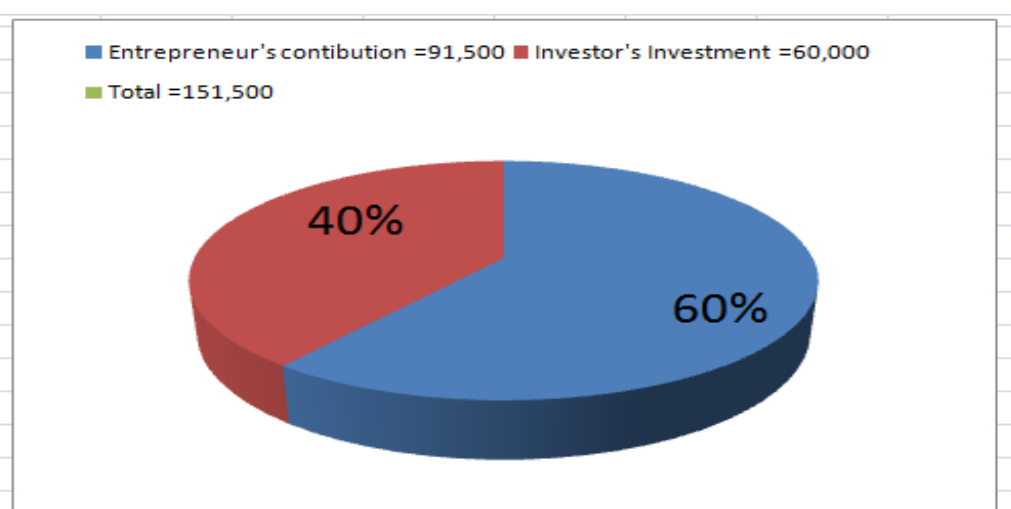
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetis,Biscut,Cold Drink,Solt oil Sugar, etc	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Cosmetis,Biscut,Cold Drink,Solt oil Sugar, etc	4,250	127,500	1,530,000
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>
	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		1000	12000
Transportation		1200	14400
Salary(Self)		5000	60000
Entertainment		300	3600
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>8800</b>	<b>105600</b>
<b>Net Profit (E) [C-D]</b>		<b>13,700</b>	<b>164,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Froze	60,000	0	60,000
Mineral Water	1,000	0	1,000
Cold Drink`s	5,000	10,000	15,000
Can Drink`s	1,500	0	1,500
Jose	1,500	0	1,500
Ice crime	3,500	0	3,500
Coca rise	4,000	10,000	14,000
Securities	5,000	0	5,000
Others	10,000	0	10,000
Stationery`s	0	10000	10,000
Cosmetics	0	20000	20,000
Phone card	0	10000	10,000
<b>Total:-</b>	<b>91,500</b>	<b>60,000</b>	<b>151,500</b>

## Source of Finance

Entrepreneur's contibution =91,500	91,500
Investor's Investment =60,000	60,000
Total =151,500	



# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Cosmetis,Biscut,Cold Drink,Solt oil Sugar, etc	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>					
Cosmetis,Biscut,Cold Drink,Solt oil Sugar, etc	5,100	153,000	1,836,000	1,927,800	2,024,190
<b>Total variable Expense (B)</b>	<b>5,100</b>	<b>153,000</b>	<b>1,836,000</b>	<b>1,927,800</b>	<b>2,024,190</b>
	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		1000	12,000	12,600	13,230
Transportation		1,200	14,400	15,120	15,876
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,780	3,969
Mobile Bill		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>10,500</b>	<b>105,600</b>	<b>107,100</b>	<b>108,675</b>
<b>Net Profit (E) [C-D)</b>		<b>10,500</b>	<b>218,400</b>	<b>233,100</b>	<b>248,535</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</b>	<b>36,000</b>



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

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000	0	0
1.2	Net Profit	218,400	233,100	248,535
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	182,400	379,500
	<b>Total Cash Inflow</b>	<b>278,400</b>	<b>415,500</b>	<b>628,035</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>182,400</b>	<b>379,500</b>	<b>592,035</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self:1 Family:0 Others:  
Experience & Skill : Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











This unit is the property of Transcom Beverages Limited

OPEN

pepsi





Toyland Candy

PULS

Center fruit

Center fruit

Center fruit

Center fruit

# FAMILY PICTURE

