

Proposed NU Business Name: **SHOAGE STORE**



Project identification and prepared by: Md.Anisar Rahman
Porsuram Unit, Feni

Project verified by: Susanto Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDULLA AL SOHAG BHUIYAN
Age	:	15-01-1984 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Sons & 02 Daughters
No. of siblings:	:	06 Brothers & 01 Sister
Address	:	Vill:Chitleia P.O: Solia P.S: Porsuram, 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	:	LATE.JOBEDA KHATUN
(iii) Father's name	:	LATE.HAFEZ AHMOD BHUIYAN
(iv) GB member's info	:	Branch: Porsuram, Centre # 26 (Female), Member ID: 2524, Group No: 02 Member since 2001-2007(06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :Nill-
(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	:	07 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.	:	01839-095695
Mother's Contact No.	:	01861-461863
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porsuram Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE.JOBEDA KHATUN joined Grameen Bank since 06 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOAGE STORE
Location	:	Main road dakhin Chitleia,porsuram,Feni
Total Investment in BDT	:	BDT 1,37,000/-
Financing	:	Self BDT 87,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
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">▪He run his shop like as soft drink,mum water,tea,juse.▪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.

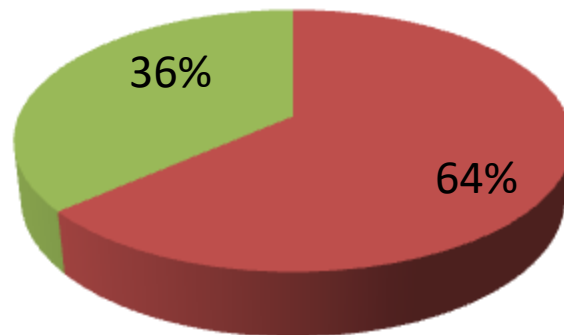
Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soft Drink,mum water,biscut,tea,juse,etc	2900	87000	1044000
Total Sales(A)	2900	87000	1044000
Less Variable Expense (B)			0
Soft Drink,mum water,biscut,tea,juse,etc	2465	73950	887400
Total Variable Expense	2465	73950	887400
Contributon Margin (CM) [C=(A-B)]	435	13050	156600
Less Fixed Expense			
Rent		1000	12000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		300	3600
Mobile Bill		500	6000
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		5550	66600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Softdrink	300	90	27,000			0	27,000
Mum water	700	20	14,000			0	14,000
Biscuits		0	5,000			0	5,000
tea			2,500			0	2,500
chipes			5,000			0	5,000
Juice			5,000			0	5,000
Security			20,000		0	0	20,000
Others			8,500			2,000	10,500
Rice			0	15	2,200	33,000	33,000
dal			0	5	3,000	15,000	15,000
	1000	110	87,000	20	5,200	50,000	137,000

Source of Finance



- Entrepreneur's Contribution 87,000
- Investor's Investment 50,000
- Total 137,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft Drink,mum water,biscut,tea,juse,etc	3400	102000	1224000	1285200	1349460
Total Sales(A)	3400	102000	1224000	1285200	1349460
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2890	86700	1040400	1092420	1147041
Total Variable Expense	2890	86700	1040400	1092420	1147041
Contributon Margin (CM) [C=(A-B)]	510	15300	183600	192780	202419
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7500	90000	90580	91169
Net Profit (E)= [C-D]		7800	93600	98280	103194
Investment Pay Back			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	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73600	151880
	Total Cash Inflow	143,600	171,880	255,074
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	73,600	151,880	235,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures





FAMILY PICTURE