

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



Project identification and prepared by: Md Razu Ahmed,  
Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SHEIKH SHAHIN</b>
Age	:	29-02-1999(18Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	3 Brothers
Address	:	Vill: Khaser tek P.O: muksudpur ; P.S: Dohar Dist: Dhaka.
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>SHAHIDA BEGUM</b>
(iii) Father's name	:	<b>DANES SHIEKH</b>
(iv) GB member's info	:	Branch:Muksudpur Centre # 16 (Female), Member ID: 2464/3, Group No: 10 Member since: 2009-2012,2015-2017 (05Years) First loan: BDT 5000/- Existing loan: 40,000 Outstanding loan: 40000
Further Information:	:	
(v) Who pays GB loan installment	:	Husband
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704912044
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHIDA BEGUM** joined Grameen Bank since 5 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

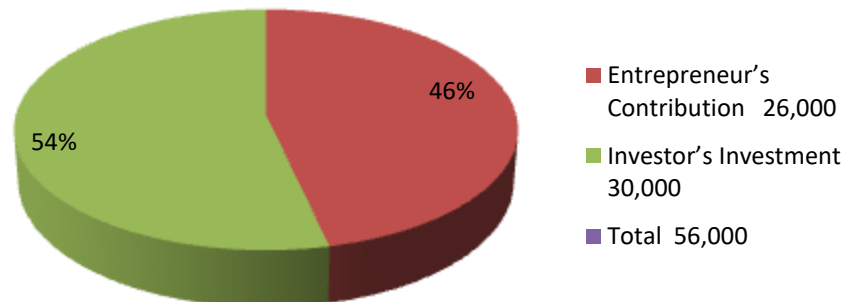
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAHIN STORE</b>
Location	:	Khaser tek ,Dohar, Dhaka
Total Investment in BDT	:	BDT 56,000/-
Financing	:	Self BDT 26,000/- (from existing business) 46% Required Investment BDT 30,000/- (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The goods like, grossary , Item e.t.c.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Fultola .</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossary	2300	69000	828000
	0	0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Grossary	1955	58650	703800
Total Variable Expense	1955	58650	703800
Contributon Margin (CM) [C=(A-B)]	345	10350	124200
Less Fixed Expense			
Rent		0	0
Electric Bill		100	1200
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		100	1200
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grossary			26,000			30,000	56,000
	0	0	26,000	0	0	30,000	56,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grossary	2800	84000	1008000	1058400	1111320
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	2380	71400	856800	899640	944622
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>	<b>899640</b>	<b>944622</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>	<b>158760</b>	<b>166698</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		100	1200	1500	1800
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		100	1200	1300	1400
<b>Total Fixed Cost (D)</b>		<b>5500</b>	<b>66000</b>	<b>66520</b>	<b>67046</b>
<b>Net Profit (E)= [C-D]</b>		<b>7100</b>	<b>85200</b>	<b>89460</b>	<b>93933</b>
<b>Investment Pay Back</b>			<b>18,000</b>	<b>18,000</b>	<b>18,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67200	138660
	<b>Total Cash Inflow</b>	<b>115,200</b>	<b>156,660</b>	<b>232,593</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	18000	18000	18000
	<b>Total Cash Outflow</b>	<b>48,000</b>	<b>18,000</b>	<b>18,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>67,200</b>	<b>138,660</b>	<b>214,593</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# Family picture

