

Proposed NU Business Name: **SHOHID STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHIDUL ISLAM
Age	:	05-01-1984(34 Years)
Education, till to date	:	Class-Ten
Marital status	:	Married
Children	:	1 Son,1 Daughter
No. of siblings:	:	02 Sisters, 01 Brother
Address	:	Vill:Paglirkul, P.O:ShaldhorBazar, P.S: Porshuram, 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	:	MONOWARA BEGUM
(iii) Father's name	:	LATE.ABUL KASEM
(iv) GB member's info	:	Branch: Porshuram, Centre # 48(Female), Member ID:3953, Group No: 04 Member since: 10-05-2007-2013 (6 Years) First loan: BDT 3,000/- Existing loan: BDT 8,000/- Outstanding loan: Nill
Further Information:		
(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	:	No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845910969
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BAGUM joined Grameen Bank since 05 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

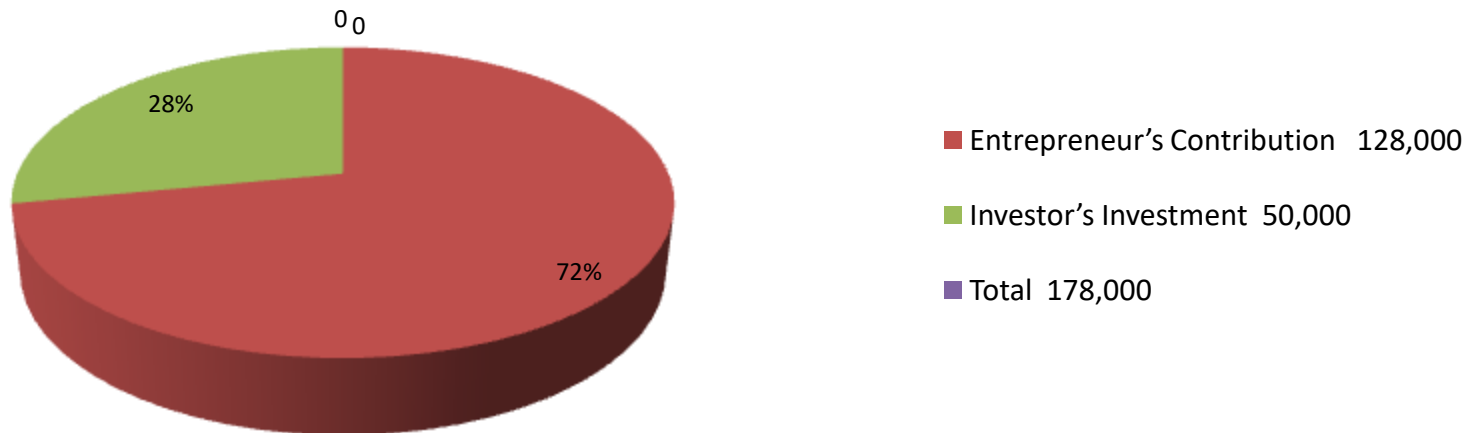
Business Name	:	SOHID STORE
Location	:	Rajoshpur Bazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT: 178,000/-
Financing	:	Self BDT 1,28,000(from existing business) 72% Required Investment BDT: 50,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 15 ft. = 375square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice,Dal,Atta,Oil,Others..▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Parshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
rice, dal, atta, oil, biscut, chanachur, others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
rice,dal,atta,oil,biscut,chanachur,others	4500	135000	1620000
Total Variable Expense	4500	135000	1620000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		700	8400
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		140	1680
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7240	86880
Net Profit (E)= [C-D]		7760	93120

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
rice	20,000	10,000	30,000
dal	20,000	10,000	30,000
atta	15,000	10,000	25,000
oil	15,000	0	15,000
biscute	3,000	0	3,000
chanachur	3,000	0	3,000
juice	4,000	0	4,000
mossala	8,000	10,000	18,000
others	20,000	10,000	30,000
security	20,000	0	20,000
Total	128,000	50,000	178,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice,dal,atta,oil,biscut,chanachur,others	6000	180000	2160000	2268000	2381400
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	5400	162000	1944000	2041200	2143260
Total Variable Expense	5400	162000	1944000	2041200	2143260
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gard		140	1680	1680	1680
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7240	86880	87460	88049
Net Profit (E)= [C-D]		10760	129120	135576	142355
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	129,120	135576	142354.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109120	224696
	Total Cash Inflow	179,120	244,696	367,051
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	109,120	224,696	347,051

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of
shop;Rajespurbazar,parshoram,feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

