

Proposed NU Business Name: **SHOPON STORE**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHREE SHOPON SHAHA
Age	:	31-10-1989(30 Years)
Education, till to date	:	Class: 8
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	04 Brother
Address	:	Vill: Nusratpur, P.O: Nusratpur,Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHODABI
(iii) Father's name	:	NAPAL SHAHA
(iv) GB member's info	:	Branch: Nusratpur, Centre # 11 (Female), Member ID: 5278, Group No: 23 Member since: 01-05-1997 (20Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 100,000, Outstanding loan: BDT: 91,332
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-804426
Mother's Contact No.	:	01717-906032
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHODABI joined Grameen Bank since 20 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

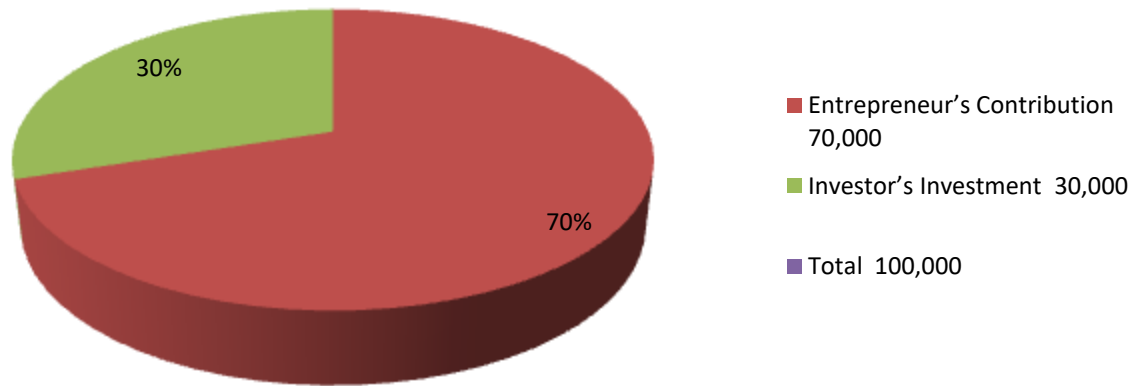
Business Name	:	SHOPON STORE
Location	:	: Nusratpur, Adomdighi, Bogra
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 70,000/-(from existing business) 64% Required Investment BDT 30,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	3,000	90000	1080000
Total Sales (A)	3,000	90000	1080000
Less Variable Expense			
	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		700	8400
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		100	1200
Total fixed cost (D)		6,700	80400
Net Profit (E)= [C-D]		6,800	81600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sweet	40	150	6,000	80	130	10,000	16,000
Komol Pani	100	60	6,000	200	60	10,000	16,000
Cobiskut	120	50	6,000	150	60	9,000	15,000
Water				50	20	1,000	1,000
Other			30,000				30,000
Security	22,000		22,000				22,000
Total	4		70,000	1		30,000	100,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	4,000	120000	1440000	1512000	1587600
Total Sales (A)	4,000	120000	1440000	1512000	1587600
Less Variable Expense				0	0
	4400	132000	1584000	1663200	1746360
Total variable Expense (B)	4,400	132000	1584000	1663200	1746360
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Variable Expense				0	0
Rent		700	8400	8820	9261
Electricity bill		500	6000	6300	6615
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Entertainment		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		6,800	81600	85680	89964
Net Profit (E)= [C-D]		11,200	134400	141120	148176
Investment Payback			12,000	12,000	12,000

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

SR#	<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	30,000		
1.2	Net Profit	134400	141120	148176
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118,400	243,520
	Total Cash Inflow	174,400	259,520	391,696
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	118,400	243520	375696

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Muroil. Adomdighi, Bogra

THREATS

Theft
Fire
Political unrest

Pictures





