

Proposed NU Business Name: **SHUSANTO STORE**



Project identification and prepared by: Md. Answar
Ali, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHRI SHUSHANTO SHA
Age	:	05-01-1994(23 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Doughter,
No. of siblings:	:	03 Brothers
Address	:	Vill: Danak bandha,P.O :Moter bazar, P.S: Modhupur, 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	:	LIPY RANI SHA
(iii) Father's name	:	SRIE NIKHIL SHA
(iv) GB member's info	:	Branch: Moter bazar, Centre # 39 (Female), Member ID: 5011, Group No: 05 Member since: 15-04-2004 (11Years) First loan: 3,000 taka. Existing loan: 3,000 taka 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	:	04 year expericnce in own busimcss, 09 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-978582
Mother's Contact No.	:	01751-585239
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LIPY RANI SHA joined Grameen Bank since 11 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	:	SHUSANTO STORE
Location	:	Moter Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :130,500
Financing	:	Self BDT 80,500(from existing business) % Required Investment BDT 50,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

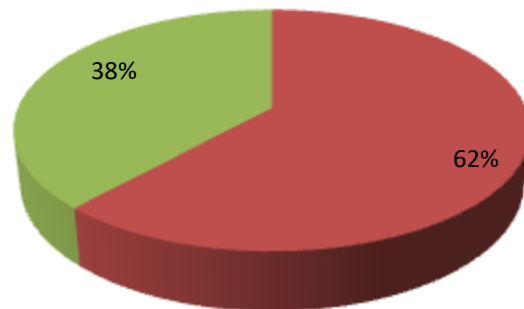
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
bekary,tel,saban,chips komol pani etc	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
bekary,tel,saban,chips komol pani etc	3,520	105,600	1267200
Total variable Expense (B)	3,520	105,600	1267200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172800
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		300	3,600
Transportation		1000	12000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Guard		100	1200
Generator		100	1200
Mobile Bill		300	3600
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
tel	20	110	2200	40	110	4400	6600
			0		0	0	0
dim	300	6	1800	500	6	3000	4800
chaul	7	2400	16800	15	2400	36000	52800
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
others			9700			6600	16300
security			50,000				50000
Total			80500			50000	130500

Source of Finance



- Entrepreneur's Contribution
80,500
- Investor's Investment 50,000
- Total 130,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
bekary,tel,saban,chips komol pani etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1,800,000	1890000	1984500
Less. Variable Expense					
bekary,tel,saban,chips komol pani etc	4400	132,000	1,584,000	1663200	1746360
Total variable Expense (B)	4400	132,000	1,584,000	1663200	1746360
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226800	238140
Less. Fixed Expense					
Rent		1000	12000	12,000	12,000
Electricity Bill		400	4800	5,400	5,900
Transportation		1,200	14,400	15,400	16,400
Salary (self)		5000	60000	60,000	60,000
Salary (self)		0	0	0	0
Entertainment		400	4,800	5,400	5,900
Guard		100	1200	1,200	1,200
Generator		100	1200	1,200	1,200
Mobile Bill		400	4800	5,500	6,000
Total Fixed Cost		8,600	103,200	106,100	108,600
Net Profit (E) =[C-D]]		9,400	112,800	120,700	129,540
Investment Payback			20000	20,000	20,000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	112,800	120,700	129,540
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92,800	193,500
	Total Cash Inflow	162,800	213,500	323,040
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	92,800	193,500	303,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

র নাম:

সুস্মান্ত শ্রেষ্ঠ

টের নাম:

অধি পুত্র

প্রকল্প ও

কার সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রী সুস্মান্ত শ্রেষ্ঠ

২৩ বছর

জন্ম তারিখ: ৫/১১/৮৫

ত যোগ্যতা:

৩০ শ্রেণী
কিছই











FAMILY PICTURE

