

Proposed NU Business Name: **SHAHIDUL STORE**



Project identification and prepared by: MD.Mehedi hasan
Sweet,
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAHIDULLA
Age	:	01-01-1989(28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	02 Sister 1 Brother
Address	:	Vill:Karnopur P.O: Goshinga Thana: Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.ASMA KHATUN
(iii) Father's name	:	MD.SURSHOT ALI
(iv) GB member's info	:	Branch:Goshinga , Sreepur Centre # 46 (Female), Member ID: 4823/2, Group No: 01 Member since: 2000-2017(17Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: 2500
(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.)	:	No
Business Experiences and Training Info	:	17 Years of other business.10 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01930486459
Mother's Contact No.	:	01734651972
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.ASMA KHATUN joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

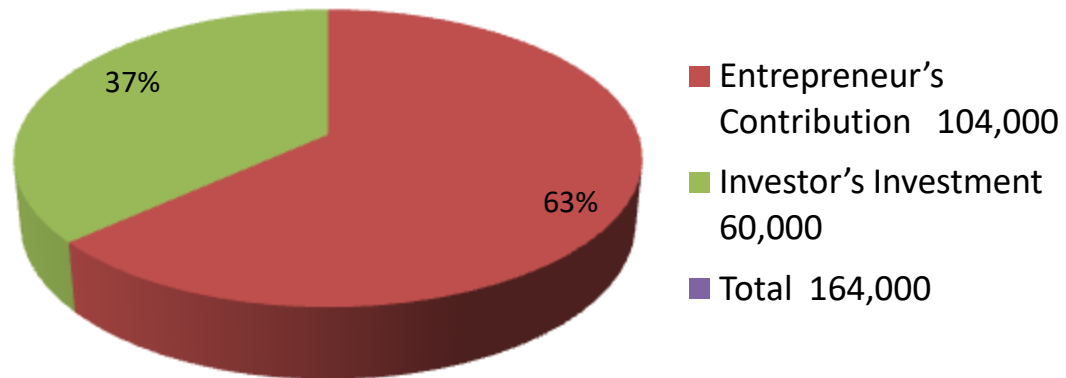
Proposed Nobin Udyokta Business Info

Business Name	:	SHAHIDUL STORE
Location	:	Goshinga
Total Investment in BDT	:	BDT 164,000/-
Financing	:	Self BDT 104000/-(from existing business) 63% Required Investment BDT 60,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grossary etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Sreepur.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossary	2000	60000	720000
		0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Grossary	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rice	10	2500	25000	200	50	10,000	35,000
dal	10	100	1000	200	25	5,000	6,000
flour	100	30	3000			5,000	8,000
muri	3	300	900			5,000	5,900
soap	400	30	12000			5,000	17,000
lotion	100	200	20000			5,000	25,000
shampo	12	250	3000			5,000	8,000
oil	120	100	12000			2,500	14,500
buiscute	0		5000			2,500	7,500
others			22100			15,000	37,100
	755	3510	104,000	400	75	60,000	164000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grossary	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Grossary	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		7200	86400	147000	939630
Net Profit (E)= [C-D]		7800	93600	98280	103194
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69600	143880
	Total Cash Inflow	153,600	167,880	247,074
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	69,600	143,880	223,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0, Others:0
Experience & Skill : 17 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





