

Proposed NU Business Name: **SHOHAN STORE**



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

Name	:	<b>MD. SHOHAG SHORKAR</b>
Age	:	01-01-1996 (21 Years)
Education, till to date	:	B.B.A
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother, 1 Sister
Address	:	Vill: Aturi P.O: Kumun Bazar P.S: Gajipur sadar Dist: Gajipur.
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>MST.ASMA BEGUM</b> <input type="checkbox"/>
(iii) Father's name	:	<b>MD.SULTAN MIYA</b>
(iv) GB member's info	:	Branch :Bariya Centre 56 (Female), Member ID: 1122/2, Group No: 02 Member since: 01-05-2014-2017 (3 years) First loan: BDT 10000
Further Information:		Existing loan: BDT 0, Outstanding Loan: 0
(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	:	07 Years experience in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01682403770
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.ASMA BEGUM** joined Grameen Bank since 03 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

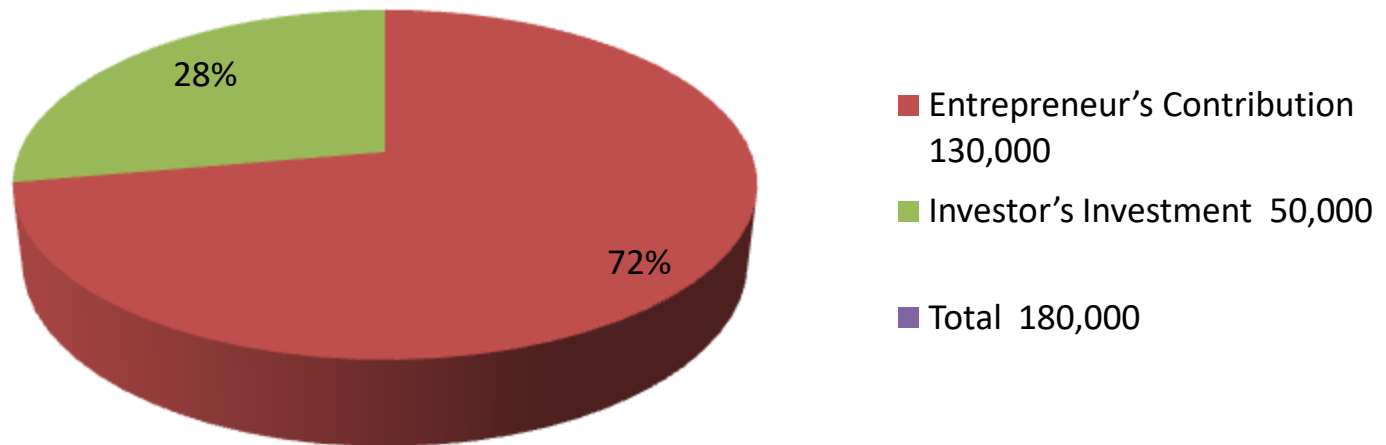
Business Name	:	<b>SHOHAN STORE</b>
Location	:	kumunbazar, Gazipur sadar, Gazipur
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Grossaries item,e.t.c.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is Owned.</li><li>▪Collects goods from Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossaries item,e.t.c	2400	72000	864000
		0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Grossaries item,e.t.c	2040	61200	734400
Total Variable Expense	2040	61200	734400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		800	9600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
notebook	10	300	3000	200	250	50,000	53,000
pen	200	5	1000	0	0	0	1,000
bainding notebook	200	50	10000				10,000
books	200	300	60000				60,000
cosmetics	500	100	50000				50,000
Others	0	0	6000			0	6,000
	0	0	0				0
	1110	755	130,000	200	250	50,000	180000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grossaries item,e.t.c	2900	87000	1044000	1096200	1151010
<b>Total Sales(A)</b>	<b>2900</b>	<b>87000</b>	<b>1044000</b>	<b>1096200</b>	<b>1151010</b>
<b>Less Variable Expense (B)</b>					
Grossaries item,e.t.c	2465	73950	887400	931770	978359
<b>Total Variable Expense</b>	<b>2465</b>	<b>73950</b>	<b>887400</b>	<b>931770</b>	<b>978359</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>435</b>	<b>13050</b>	<b>156600</b>	<b>164430</b>	<b>172652</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		800	9600	115200	1382400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>175200</b>	<b>1442400</b>
<b>Net Profit (E)= [C-D]</b>		<b>7050</b>	<b>84600</b>	<b>88830</b>	<b>93272</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	84,600	88830	93271.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64600	133430
	<b>Total Cash Inflow</b>	<b>134,600</b>	<b>153,430</b>	<b>226,702</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,600</b>	<b>133,430</b>	<b>206,702</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:  
Experience & Skill : 07 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

