

Proposed NU Business Name: **SHAHADAT STORE**



Project identification and prepared by: Md. Sujon Hossain,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAHADAT HOSSAIN
Age	:	03-04-1983 (34 Years)
Education, till to date	:	Class -Ten
Marital status	:	Married
Children	:	03 Daughter
No. of siblings:	:	01 Brother and 03 Sisters
Address	:	Vill: kadamhatil,P.O : Darihatil, 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	:	MOST.SAHARA
(iii) Father's name	:	LATE MD.ABDUL SAMAD
(iv) GB member's info	:	Branch:Sondanpur, Centre # 48 (Female), Member ID: 5595, Group No: 05 Member since: 09-10-2000 (17Years) First loan: 10,000 taka. Existing loan: 60,000 taka Outstanding loan: 21,680 taka
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	14years 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.	:	01713-583472
Mother's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SAHARA joined Grameen Bank since 17 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

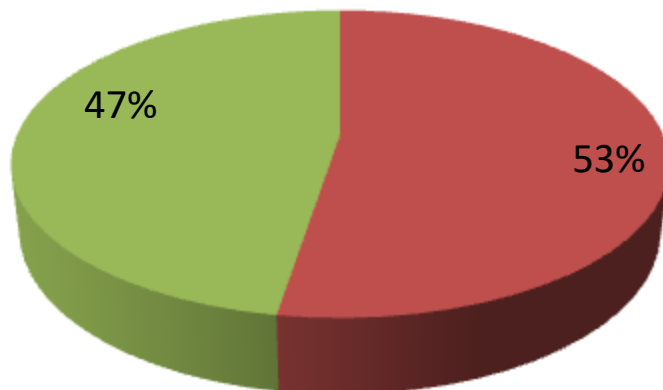
Business Name	:	SHAHADAT STORE
Location	:	Kadamhatil bazar,Modhupur,Tangail.
Total Investment in BDT	:	BDT :105,381/-
Financing	:	Self BDT 55,381(from existing business) 53% Required Investment BDT 50,000(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08ft x 08 ft= 64square 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 goodslike;soaf, wheelgura, biscuits, grameenload,drinks,solt,sugar etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Caparibazar.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
soaf,wheelgura,biscuits,salt,drinks,others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
soaf,wheelgura,biscuits,salt,drinks,others	1700	51000	612000
Total Variable Expense	1700	51000	612000
Contributon Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		500	6000
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		50	600
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6050	72600
Net Profit (E)= [C-D]		2950	35400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
soaf	28	13	364			0	364
wheel gura	11	47	517			0	517
biscuits	0	0	2,000			0	2,000
grameenload	0	0	10,000			0	10,000
drinks	0	0	10,000			0	10,000
salt	0	0	1,000			0	1,000
sugar	0	0	1,500			0	1,500
others			10,000			0	10,000
security			20,000			0	20,000
goods samagri			0			50,000	50,000
Total	39	60	55,381	0	0	50,000	105,381

Source of Finance



- Entrepreneur's Contribution
55,381
- Investor's Investment 50,000
- Total 105,381

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
soaf,wheelgura,biscuits,salt,drinks,others	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
soaf,wheelgura,biscuits,greemload,drinks,others	2125	63750	765000	803250	843413
Total Variable Expense	2125	63750	765000	803250	843413
Contributon Margin (CM) [C=(A-B)]	375	11250	135000	141750	148838
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		50	600	600	600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6050	72600	73000	73400
Net Profit (E)= [C-D]		5200	62400	65520	68796
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	62,400	65520	68796
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42400	87920
	Total Cash Inflow	112,400	107,920	156,716
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	42,400	87,920	136,716

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; sathy road,
modhupor,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

প্রকল্পের নাম: আশাদ ৩ প্রৌর

ইউনিটের নাম: সুব্রত ইডানা

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী: আশাদ হোমন

বয়স: ৩৪ বছর মাঝ জন্ম তারিখ: ০৬/০৪

শিক্ষাগত যোগ্যতা: ২০ প্রোগ্রাম

বৈবাহিক অবস্থা: বিবাহিত

সংস্থার নাম: ১/০৫







FAMILY PICTURE

