

Proposed NU Business Name: **SHAHIN GENERAL STORE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Shahin Alam
Age	:	07-12- 1999(18 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill: Chamurkhan,P.O:Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Shirina Rahman
(iii) Father's name	:	Shariful Islam
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 37 (Female), Member ID:4638/1 , Group No: 06 Member since: 09-03-2002(15 Years) First loan: BDT = 5,000 /- ,Last Loan :-150,000/- 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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-305902
Family's Contact No.	:	01822-992208
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shirina Rahman joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Shahin General Store
Location	:	Chamurkhan,Uttorkhan, Dhaka
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100,000/- (from existing business) 59% Required Investment BDT 70,000/- (as equity) 41 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Sugar,Tea,Biscute,Chips,Milk,Koel,etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Rented .▪Collects goods from Tongi .▪Agreed grace period is 3 months.

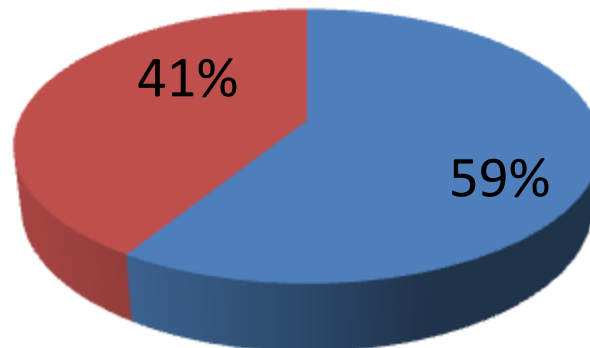
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery & Tea	2,500	75,000	900,000
	0	0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery & Tea	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		700	8,400
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,700	104,400
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Sugar	2	2600	5200	Sugar	2	2600	5,200	10,400
Tea	50	290	14500	Tea	50	290	14,500	29,000
Biscute	80	330	26400	Biscute	80	330	26,400	52,800
Chips	40	230	9200	Chips	40	230	9,200	18,400
Milk	2	2016	4032	Milk	2	2016	4,032	8,064
Koil	5	1250	6250	Koil	5	1250	6,250	12,500
			0				0	0
			0				0	0
			0				0	0
Advance Security	1	25000	25000				0	25,000
Others			9418	Others			4,418	13,836
Total			100,000				70,000	170,000

Source of Finance

■ Entrepreneur's contibution 100000 ■ Investor's Investment 70000 ■ Total 170000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery & Tea	3,500	105,000	1,260,000	1,323,000	1,389,150
0	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Grocery & Tea	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		735	8,820	9,261	9,724
Transportation		500	6,000	6,000	6,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,785	105,420	106,491	107,616
Net Profit (E) [C-D]		12,215	146,580	158,109	170,214
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	146,580	158,109	170,214
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		118,580	248,689
	Total Cash Inflow	216,580	276,689	418,903
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	118,580	248,689	390,903

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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















উত্তরখান ইউনিয়ন পরিষদ
Uttarkhan Union Parishad

সরকারি, উত্তরখান, পিও-১০৬৬, গাজীপুর

ক্রমিক নং : 2067

ব্রেড লাইসেন্স

তারিখ : ২৩/০২/২০১৭

লাইসেন্স নং : ১-৭৬৭


সংসদ নং :

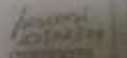
(ইউ, পি, ৭ নং অর্ডার, ১২ (১) নং বিধান প্রদীপ)

প্রতিষ্ঠানের নাম : শাহিন জেনারেল স্টোর
মালিকের নাম : শাহিন আলম
পিতা/স্বামীর নাম : মহিবুল ইসলাম কোলটি
স্বাক্ষর নাম : শরিফ হাজরা
ঠিকানা : উত্তরখান, উত্তরখান, পিও-১০৬৬

প্রতিষ্ঠানের ধরন : চুড়ি হালাল
এলাকা : উত্তরখান ওয়ার্ড নং : ০৭
লাইসেন্স ফি : ২০০/- (পঁচাত্তর টাকা মাত্র)
নিয়ন্ত্রণন পোর্ট ফি : ১০০/- (শত টাকা মাত্র) = ১০০/- (পঁচাত্তর টাকা মাত্র)
সংসদন ফি :
জরিমানা : ১০০/- (শত টাকা মাত্র)

উল্লেখিত নির্ধারিত ফি/ফি সমূহ প্রদীপা পাইসা ১ জুলাই ২০ ১৭ ইংকে ৩০ জুন ২০ ১৭ পর্যন্ত
ব্যবস্থা প্রস্তুতকারক অনুমতি প্রদান করা হইল।


২৩/০২/১৭
শাহিন আলম
মালিক
উত্তরখান, উত্তরখান, পিও-১০৬৬


শাহিন আলম
মালিক
উত্তরখান ইউনিয়ন পরিষদ

FAMILY PICTURE

