

Proposed NU Business Name: **M/s. SHOHID STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Abadot Hossain Sarker.



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHIDUL ISLAM
Age	:	30-03-1997(21 Years)
Education, till to date	:	Class-SSC
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Sister,02 Brothers.
Address	:	Vill:Dhonikunda, P.O:Nowapur, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REZIYA AKTER
(iii) Father's name	:	HONA MIA
(iv) GB member's info	:	Branch: Porshuram, Centre # 07(Female), Member ID:1134 Group No: 02 Member since: 10-05-2010-2015(05 Years) First loan: BDT 3,000/- Existing loan: BDT 00,000/- Outstanding loan: 0000/-
Further Information:		
(v) Who pays GB loan installment	:	Nil
(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	:	10 years experience in running business. 00(Years)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736653571
Mother's Contact No.	:	01730197371
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REZIYA AKTER joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

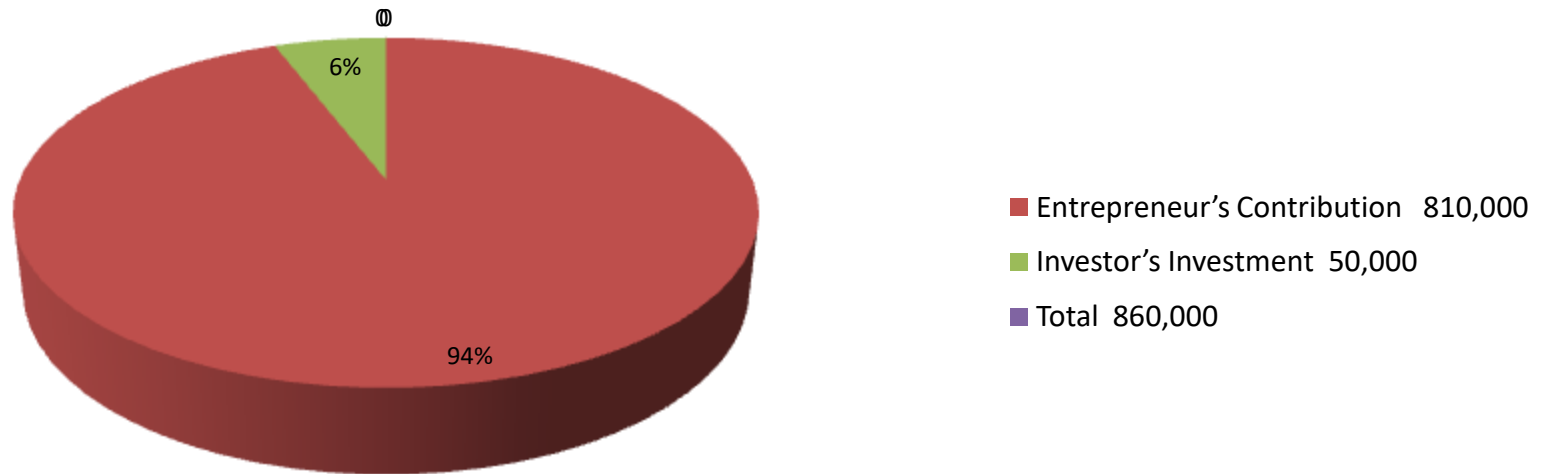
Proposed Nobin Udyokta Business Info

Business Name	:	M/s. SHOHID STORE
Location	:	Upzila Gate, Porshuram, Feni.
Total Investment in BDT	:	BDT 860000/-
Financing	:	Self BDT 810000(from existing business) 94% Required Investment BDT,50,000(as equity) 06%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 15 ft. = 300square ft
Security of the shop	:	3,50000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods lik;sari,threepise,thankapor,borka,pant,shirt,others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
sari,threepise,thankapor,borka,shirt,pant,others	8000	240000	2880000
	0	0	0
Total Sales(A)	8000	240000	2880000
Less Variable Expense (B)			0
sari,threepise,thankapor,borka,shirt,pant,others	6400	192000	2304000
Total Variable Expense	6400	192000	2304000
Contributon Margin (CM) [C=(A-B)]	1600	48000	576000
Less Fixed Expense			
Rent		3500	42000
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		14900	178800
Net Profit (E)= [C-D]		33100	397200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
tangial sari	0	0	80,000			20,000	100,000
three pise	0	0	50,000			10,000	60,000
thankapor	0	0	50,000			0	50,000
biyer sari	0	0	80,000			0	80,000
borka	0	0	70,000			20,000	90,000
pant	0	0	30,000			0	30,000
shirt	0	0	30,000			0	30,000
redimets item	0	0	50,000			0	50,000
others	0	0	20,000			0	20,000
security			350,000			0	350,000
Total	0	0	810,000	0	0	50,000	860,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
sari,threepise,thankapor,borka,shirt,pant,others	10000	300000	3600000	3780000	3969000
0	0	0	0	0	0
Total Sales(A)	10000	300000	3600000	3780000	3969000
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	8000	240000	2880000	3024000	3175200
Total Variable Expense	8000	240000	2880000	3024000	3175200
Contributon Margin (CM) [C=(A-B)]	2000	60000	720000	756000	793800
Less Fixed Expense					
Rent		3500	42000	42000	42000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		14900	178800	179800	180830
Net Profit (E)= [C-D]		45100	541200	568260	596673
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	541,200	568260	596673
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		521200	1069460
	Total Cash Inflow	591,200	1,089,460	1,666,133
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	521,200	1,069,460	1,646,133

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Upozila Gate,
Porshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







MARRIS

MARRIS

LAND
RICE

NOOR JAHAN

NOOR JAHAN



FAMILY PICTURE

