

Proposed NU Business Name: **SHAHAJADI VARITIES STORE**



Project identification and prepared by: Nurul Islam,  
Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



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

Name	:	<b>SHAHEN BHUYAN</b>
Age	:	16-05-1985 ( 30 Years)
Education, till to date	:	B.Com Pass
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Uttor Gattoair P.O: Ashkona P.S: Dokshinkhan 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	:	<b>HOSNEARA BEGUM</b>
(iii) Father's name	:	<b>MD. ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Dokshinkhan, Centre # 73 (Female), Member ID: 8365 Group No: 05 Member since: 07-01-1990 (25 Years) First loan: 5,000 taka. Outstanding loan: Nill
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 and Training Info	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-120084
Mother Contact No.	:	01798-952111
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Hosneara Begum is a member of Grameen Bank since 25 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAHAJADI VARITIES STORE</b>
Location	:	Gattoair, Dokshinkhan Dhaka
Total Investment in BDT	:	BDT 2,50,000
Financing	:	Self BDT 1,50,000 (from existing business) 60% Required Investment BDT 1,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Coconut oil, Milk, Tooth-paste, Soap, Face wash, Biscuit, Chanachur, Juice, Chocolate, Shampoo, Drinking water etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪The shop is own named.</li><li>▪Collects goods from Tongi, Chalkbazaar.</li><li>▪Agreed grace period is 4 months.</li></ul>

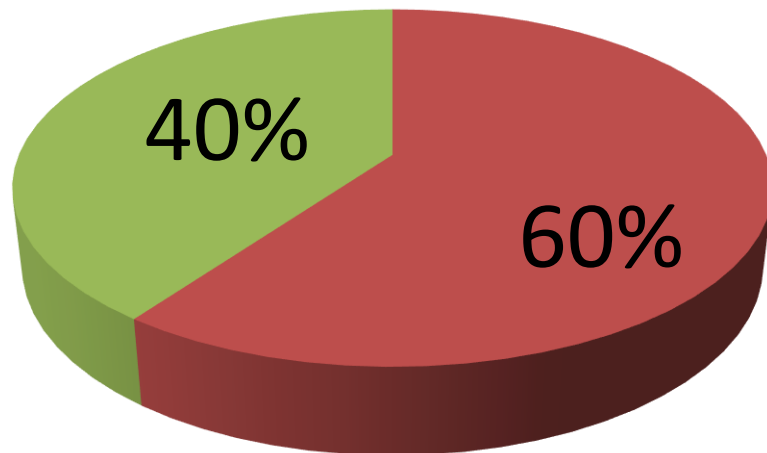
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Sugar, Flour, Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Sugar, Flour, Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Guard		100	1,200
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>10,400</b>	<b>124,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,600</b>	<b>91,200</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Coconut oil, Milk, Tooth-paste, Soap, Face wash,	67,500	50,000	1,17,500
Biscuit, Chanachur, Juice, Chocolate, Shampoo, Drinking water etc	67,500	50,000	1,17,500
Fridge	15,000	-	15,000
<b>Total</b>	<b>1,50,000</b>	<b>1,00,000</b>	<b>2,50,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Rice, Pulse, Sugar, Flour, Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc	5,500	165,000	1,980,000	2,079,000
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>
<b>Less. Variable Expense</b>				
Rice, Pulse, Sugar, Flour, Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc	4,675	140,250	1,683,000	1,767,150
<b>Total variable Expense (B)</b>	<b>4,675</b>	<b>140,250</b>	<b>1,683,000</b>	<b>1,767,150</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>825</b>	<b>24,750</b>	<b>297,000</b>	<b>311,850</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		800	9,600	9,600
Mobile bill & SMS Monitoring		550	6,600	70,000
Transportation		1,500	18,000	20,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Guard		100	1,200	1,500
Entertainment		200	2,400	3,000
<b>Non Cash Item</b>				
Depreciation		250	3,000	3,000
<b>Total Fixed Cost</b>		<b>11,400</b>	<b>136,800</b>	<b>203,100</b>
<b>Net Profit (E) [C-D]</b>		<b>13,350</b>	<b>160,200</b>	<b>108,750</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	160,200	108,750
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		103,200
	<b>Total Cash Inflow</b>	<b>263,200</b>	<b>214,950</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,200</b>	<b>154,950</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 08 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



























This unit is the property of Transcom Beverages Limited











# FAMILY PICTURE

