

Proposed NU Business Name: **SHOHEL VARIETIES STORE**



Project identification and prepared by: MD. Saidullah
Dupchanchia Unit, Bogra

Project verified by: MD Zillur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHEL RANA
Age	:	25 Years
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Jiyanogor, P.O: Jiyanogor,, P.S: Dupchanchia Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MORJINA
(iii) Father's name	:	SAIDUL ISLAM
(iv) GB member's info	:	Branch: Jianogor, Dupchanchia , Centre # 30(Female), Member ID: 3378, Group No: 05 Member since: 07-05-1999 (15Years) First loan: BDT 20,000
Further Information:		Existing Loan: NIL, Outstanding loan: BDT 13600
(v) Who pays GB loan installment	:	N/A
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728117414
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchnchia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MORJINA joined Grameen Bank since 15 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOHEL VARIETIES STORE
Location	:	
Total Investment in BDT	:	BDT 2,95,000/-
Financing	:	Self BDT 1,95,000/-(from existing business) 66% Required Investment BDT 1,00,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT 3,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Drinks, biscuits, Cosmetics etc▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bagura.▪Agreed grace period is 3 months.

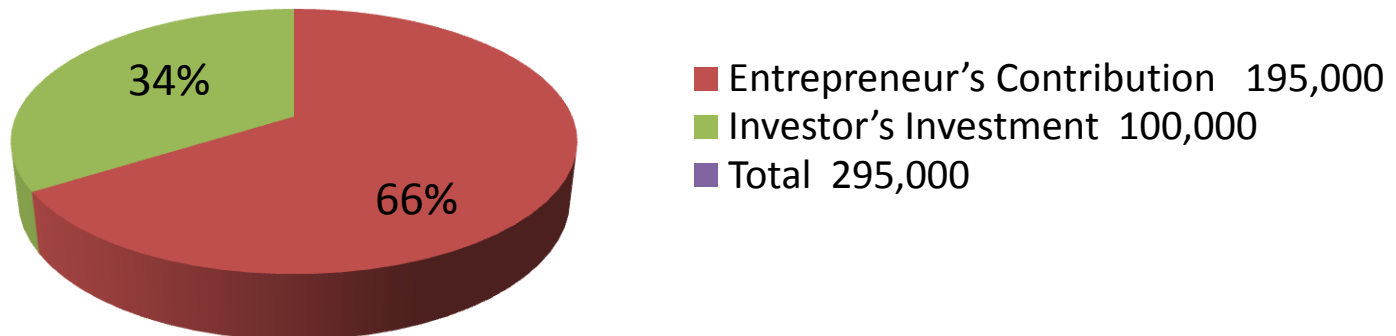
Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Drinks, biscuits, Cosmetics etc	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Drinks, biscuits, Cosmetics etc	4500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		300	3600
Mobile bill		600	7200
Total fixed cost (D)		9,200	110400
Net Profit (E)= [C-D]		5,800	69600

Investment Breakdown

Particulars	Existing	Proposed	Total
Drinks	70,000	20,000	90000
Soap	20,000		20000
Biscuit, Chanachur, Chips	20,000	20,000	40000
Cosmetics	30,000	30,000	60000
Others	35,000	30,000	65000
Freeze	20,000		20000
	195,000	100,000	295000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Drinks, biscuits, Cosmetics etc	7000	210000	2520000	2646000
Total Sales (A)	7000	210000	2520000	2646000
Less Variable Expense				
Drinks, biscuits, Cosmetics etc	6300	189000	2268000	2381400
Item				
Total variable Expense (B)	6,300	189000	2268000	2381400
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600
Less Variable Expense				
Rent		1,000	12,000	12,000
Electricity bill		1000	12000	12300
Transportation		1,200	14400	14,600
Salary (Self)		5000	60000	60000
Mobile bill		700	8400	8600
Total fixed cost (D)		9,200	110400	111,100
Net Profit (E)= [C-D]		11800	141600	153,500
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	141,600	153,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		81,600
	Total Cash Inflow	241600	235100
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	81,600	175100

SWOT ANALYSIS

STRENGTH

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



TRULY BRITISH

Pipit
100% Natural
100% Whole Wheat
100% No Sugar
100% No Preservatives

GOLD FISH
100% Natural
100% Whole Wheat
100% No Sugar
100% No Preservatives

GOLDEN EAGLE
100% Natural
100% Whole Wheat
100% No Sugar
100% No Preservatives

akb
100% Natural
100% Whole Wheat
100% No Sugar
100% No Preservatives







TRULY BRIT






TRULY BRITISH



TRULY BRITISH

Shreeji Mango Dessert

Chocolate

ALL TIME

SHREEJI

SHREEJI



Potato Crackers

ভাল খাদ্য

স্বাস্থ্যকর -
বন্ধ সংযোগ খুলতে
সহায়তা দুর্নীতি অকার
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- পোস্ট-পেইড বিল পরিশোধ

fast 3G

বাংলালিংক-৩

বন্ধ সংযোগ

পাচ্ছেন দুর্দান্ত

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FAMILY PICTURE

