

Proposed NU Business Name: **SHAHADAT STORE**



Project identification and prepared by: Md Nasir Uddin Sheikh,
Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI SHAHADAT HOSSAIN
Age	:	30-01-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Matiya Goda, P.O: Chandgazi, P.S: Chagolnaiya, 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	:	MONOWARA BEGUM
(iii) Father's name	:	CHONDO ALAM
(iv) GB member's info	:	Branch: Mohamaya, Centre # 38 (Female), Member ID: 3926, Group No: 04 Member since: 01-01-2007 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 10,000/-
(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	:	08 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.	:	01821-328067
Mother's Contact No.	:	01815-519801
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 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	:	Chandgazi Vitor bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 125,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a confectionery shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

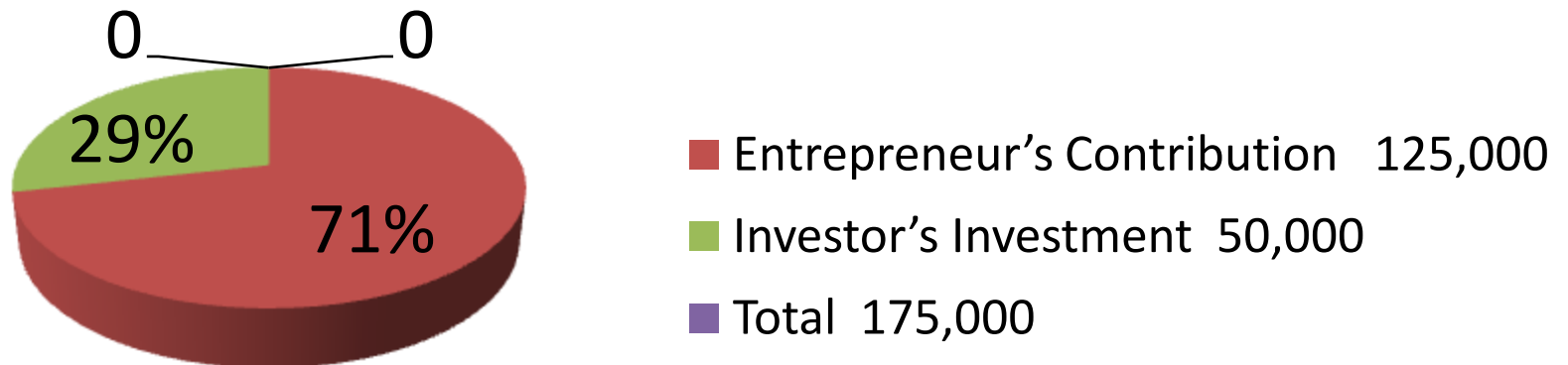
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Confectionery item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Confectionery item	48,000	576,000
Total variable Expense (B)	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	12,000	144,000
Less. Fixed Expense		
Electricity Bill	800	9,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	1,200	14,400
Guard	50	600
Transportation	300	3,600
Total fixed Cost (D)	7,650	91,800
Net Profit (E) [C-D]	4,350	52,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	150	55	8,250	200	55	11,000	19,250
Biscuit	200	50	10,000	200	50	10,000	20,000
Chanachur	100	50	5,000	200	5	1,000	6,000
Potato	100	9	900	200	9	1,800	2,700
Tea	1	40000	40,000	0	0	0	40,000
Others	1	20850	20,850	1	26200	26,200	47,050
Security	1	40000	40,000	0	0	0	40,000
Total	553	101014	125,000	801	26,319	50,000	175,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Confectionery item	80,000	960,000	1,008,000	1,058,400
Total Sales (A)	80,000	960,000	1,008,000	1,058,400
Less. Variable Expense				
Confectionery item	64,000	768,000	806,400	846,720
Total variable Expense (B)	64,000	768,000	806,400	846,720
Contribution Margin (CM) [C=(A-B)]	16,000	192,000	201,600	211,680
Less. Fixed Expense				
Electricity Bill	800	9,600	9,600	9,600
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	1,200	14,400	14,400	14,400
Guard	50	600	700	800
Transportation	400	4,800	5,500	6,000
Total Fixed Cost	7,850	94,200	95,700	96,800
Net Profit (E) [C-D]	8,150	97,800	105,900	114,880
Investment Payback		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	97,800	105,900	114,880
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		77,800	163,700
	Total Cash Inflow	147,800	183,700	278,580
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	77,800	163,700	258,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:04
Experience & Skill : 15 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

