

# SHOHAN STORE



Project prepared by: Md. Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>SHAHEEN ALOM</b>
Age	:	31-12-1996 (19 Years)
Education, till to date	:	Class Nine
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Kawler P.O: Khilkhet 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	:	Mrs. <b>HAJERA</b>
(iii) Father's name	:	<b>MD MOTIUR RAHMAN</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 70 (Female), Member ID: 6511/1, Group No: 01 Member since: 26-01-2010 (04 Years) First loan: 10,000 taka.
Further Information:		Existing loan: 70,000 Taka Outstanding loan: 15,500 Taka
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989-098209
Father Contact No.	:	01739-825184
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

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

Hajera is a member of Grameen Bank since 4 years. At first she took 10,000 taka loan from Grameen Bank. Hajera gradually took loan from GB. Utilize loan in their own Sohan Store business. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SOHAN STORE</b>
Location	:	Kawler, Chandertek, Dokshinkhan, Dhaka
Total Investment in BDT	:	3,08,000 taka
Financing	:	Self BDT 1,58,000 (from existing business) 51% Required Investment BDT 1,50,000 (as equity) 49%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Sugar, Biscuit, Water, Soft drinks, Soap, Spicy, Tooth-Paste etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tongi bazar &amp; Ichapura.</li><li>▪Agreed grace period is 4 months.</li></ul>

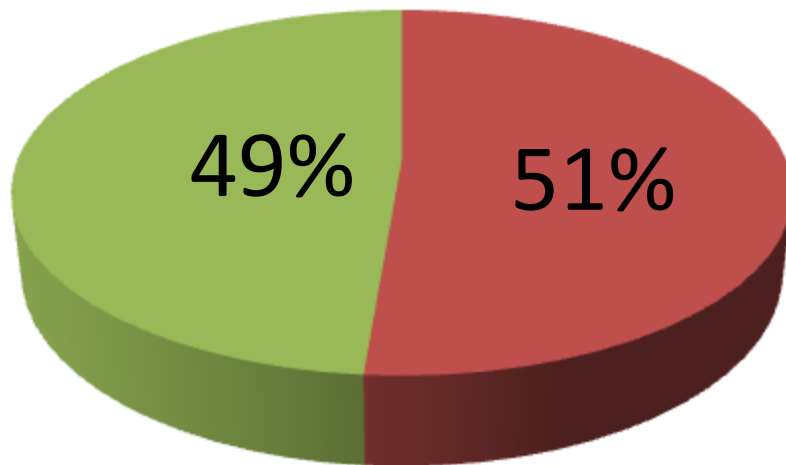
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Sugar, Biscuit, Noodles, Bread, Cake, Soap, Water, Soft drinks, Spicy, Chanachur etc	3,976	119,280	1,431,360
<b>Total Sales (A)</b>	<b>3,976</b>	<b>119,280</b>	<b>1,431,360</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Sugar, Biscuit, Noodles, Bread, Cake, Soap, Water, Soft drinks, Spicy, Chanachur etc	3,550	106,500	1,278,000
<b>Total variable Expense (B)</b>	<b>3,550</b>	<b>106,500</b>	<b>1,278,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>426</b>	<b>12,780</b>	<b>153,360</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Guard		100	1,200
Entertainment		200	2,400
Transportation		1,200	14,400
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>7,400</b>	<b>88,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,380</b>	<b>64,560</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Sugar, Salt	1,05,000	1,10,000	2,15,000
Water, Soft drinks, Biscuit, Chanachur	20,000	20,000	40,000
Oil, Soap, Onion, Chili, Spicy	15,000	20,000	35,000
Fridge	18,000	-	18,000
<b>Total</b>	<b>1,58,000</b>	<b>1,50,000</b>	<b>3,08,000</b>

## Source of Finance



- Entrepreneur's Contribution 158,000
- Investor's Investment 150,000
- Total 308,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Flour,Sugar, Salt,Water, Soft drinks, Biscuit, Chanachur, Soap, Oil, Onion, Potato, Spicy, Chips etc	6,160	184,800	2,217,600	2,328,480	2,444,904
<b>Total Sales (A)</b>	<b>6,160</b>	<b>184,800</b>	<b>2,217,600</b>	<b>2,328,480</b>	<b>2,444,904</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour,Sugar, Salt,Water, Soft drinks, Biscuit, Chanachur, Soap, Oil, Onion, Potato, Spicy, Chips etc	5,500	165,000	1,980,000	2,079,000	2,182,950
<b>Total variable Expense (B)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>	<b>249,480</b>	<b>261,954</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	15,120	15,876
Electricity Bill		600	7,200	7,560	7,938
Mobile bill & SMS Monitoring		300	3,600	3,780	3,969
Guard		100	1,200	1,260	1,323
Spoilt goods		200	2,400	2,520	2,646
Entertainment		300	3,600	3,780	3,969
Transportation		1,300	15,600	16,380	17,199
Salary (self)		5,000	60,000	63,000	66,150
<b>Non Cash Item</b>					
Depreciation		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>9,300</b>	<b>111,600</b>	<b>117,000</b>	<b>122,670</b>
<b>Net Profit (E) [C-D)</b>		<b>10,500</b>	<b>126,000</b>	<b>132,480</b>	<b>139,284</b>
<b>Investment Payback</b>			<b>60,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	126,000	132,480	139,284
1.3	Depreciation (Non cash item)	3,600	3,600	3,600
1.4	Opening Balance of Cash Surplus		69,600	145,680
	<b>Total Cash Inflow</b>	<b>279,600</b>	<b>205,680</b>	<b>288,564</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>69,600</b>	<b>145,680</b>	<b>228,564</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 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  
Local competitors;

Pictures







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# FAMILY PICTURE

