

SHOHAGI VARIETIES STORE



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Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOHAGI ALAOM NUPUR
Age	:	01-10-1991 (23 Years)
Education, till to date	:	B.A (Ongoing)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers and 2 Sisters
Address	:	Vill: Atipara P.O: Faydabad 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	:	FATEMA BEGUM
(iii) Father's name	:	MD SHAHJALAL
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 01 (Female), Member ID: 1361, Group No: 02 Member since: 30-04-2006 (09 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Three years experience in running business. She has no training.
Other Own/Family Sources of Income	:	Father's income (House rent and Butcher)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01684-798415
Father Contact No.	:	01868-524382
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Fatema Begum is a member of Grameen Bank since 09 years. At first she took 5,000 taka loan from Grameen Bank. Fatema Begum gradually took loan from GB. Utilize loan in her husband Meat business. She made two house.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOHAGI VARIETIES STORE
Location	:	Faydabad, Atipara, Dokshinkhan, Dhaka
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,00,000 (from existing business) 63% Required Investment BDT 1,50,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Bracelet, Ladies purse, Three piece, Tangail Sharee, Scarf, Ladies shoe, Ornaments etc.▪Average 20% gain on shoe and Three-piece sales.▪Average 25% gain on cosmetics item sales.▪The business is operating by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Bongobazar, Chalkbazar, Baburhat and Tangail.▪Agreed grace period is 4 months.

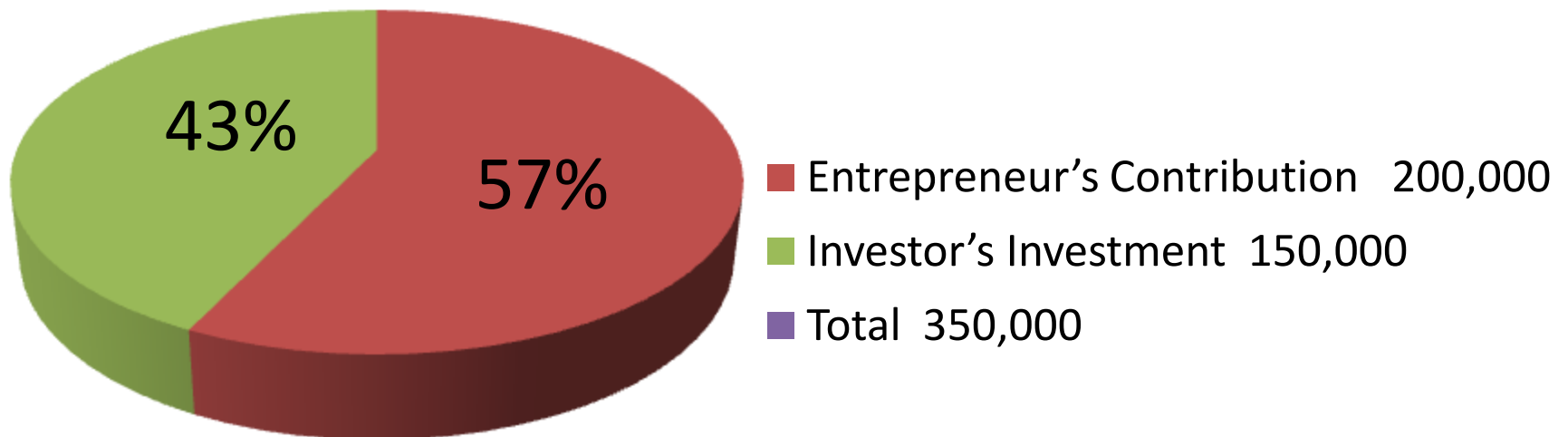
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece, Saree, Scarf, Umbrella	800	24,000	288,000
Shoe, Sandal	700	21,000	252,000
Cosmetics, Bracelet, Ladies purse etc	1,000	30,000	360,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Three piece, Saree, Scarf, Umbrella	640	19,200	230,400
Shoe, Sandal	560	16,800	201,600
Cosmetics, Bracelet, Ladies purse etc	750	22,500	270,000
Total variable Expense (B)	1,950	58,500	702,000
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000
Less. Fixed Expense			
Rent		1,700	20,400
Electricity Bill		300	3,600
Mobile Bill		250	3,000
Transportation		1,500	18,000
Salary (self)		4,000	48,000
Salary (staff)		2,000	24,000
Entertainment		150	1,800
Guard		50	600
Others		300	3,600
Total fixed Cost (D)		10,250	123,000
Net Profit (E) [C-D]		6,250	75,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ladies Cosmetics and Ladies Purse	69,000	65,000	1,34,000
Saree, Three-piece, Scarf, Umbrella	55,500	45,000	1,00,500
Ladies Shoe, Sandal	50,500	40,000	90,500
Rack and Showcase	25,000	-	25,000
Total	2,00,000	1,50,000	3,50,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Three piece, Saree, Scarf, Umbrella	1,400	42,000	504,000	529,200	555,660
Shoe, Sandal	1,200	36,000	432,000	453,600	476,280
Cosmetics, Bracelet, Ladies purse etc	1,800	54,000	648,000	680,400	714,420
Total Sales (A)	4,400	132,000	1,584,000	1,663,200	1,746,360
Less. Variable Expense					
Three piece, Saree, Scarf, Umbrella	1,120	33,600	403,200	423,360	444,528
Shoe, Sandal	960	28,800	345,600	362,880	381,024
Cosmetics, Bracelet, Ladies purse etc	1,350	40,500	486,000	510,300	535,815
Total variable Expense (B)	3,430	102,900	1,234,800	1,296,540	1,361,367
Contribution Margin (CM) [C=(A-B)	970	29,100	349,200	366,660	384,993
Less. Fixed Expense					
Rent		1,700	20,400	20,400	20,400
Electricity Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		450	5,400	6,000	6,500
Transportation		2,500	30,000	32,000	34,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		500	6,000	6,500	7,000
Guard		50	600	700	800
Others		500	6,000	7,000	8,000
Non Cash Item					
Depreciation		208	2,500	2,500	2,500
Total Fixed Cost		15,208	182,500	187,100	191,700
Net Profit (E) [C-D]		13,892	166,700	179,560	193,293
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	166,700	179,560	193,293
1.3	Depreciation (Non cash item)	2,500	2,500	2,500
1.4	Opening Balance of Cash Surplus		109,200	231,260
	Total Cash Inflow	319,200	291,260	427,053
2	Cash Outflow			
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
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	109,200	231,260	367,053

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 03 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
Local competitors;

Pictures

















FAMILY PICTURE