

Proposed NU Business Name: **SHAHIN STORE**



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Jamurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHIN KHAN
Age	:	20-07-1997 (19 Years)
Education, till to date	:	SSC Pass
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Paharpur, P.O: Ghonapara P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	SULTAN KHAN
(iv) GB member's info	:	Branch: Lauhati ,Delduar, Centre # 30(Female), Member ID:3593, Group No: 01 Member since: 09-01-2002(13Years) First loan: 2,500 taka.
Further Information:		Existing loan: BDT 27,000 Outstanding loan: BDT 10,150
(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	:	3 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.	:	01709436589
Husband Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

AMENA BEGUM joined Grameen Bank since 13 years ago . At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture .

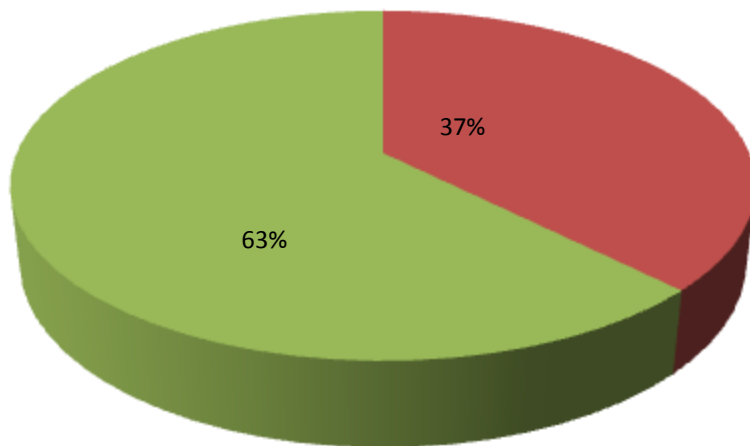
Proposed Nobin Udyokta Business Info

Business Name	:	SHAHIN STORE
Location	:	Tartira Bajar
Total Investment in BDT	:	BDT 80,000
Financing	:	Self BDT 30,000 (from existing business) 37% Required Investment BDT 50,000(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Rice, Flour, Potato, Bran, Soya bin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, etc. etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. ▪After getting equity fund one worker will be appointed. ▪The shop is rented. ▪Collects goods from Tangail,Jamurki ▪Agreed grace period is 4 months.

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (1 x 1600)	1,600	8,000	9,600
Soya bin oil (60 litter x 85)	5,100	5,100	10,200
Soap (62 x 28)	1,800		1,800
Shemai, Sugar, Flour, Chocolate , Biscuit, Detergent ,Pen, Brush etc	5,000		5,000
Cosmetics	8,000	15,000	23,000
Sugar, Flour, Chocolate , Biscuit, Detergent ,Flour , Pen, Chips etc	8,500	21,900	30,400
Total	30,000	50,000	80,000

Source of Finance



■ Entrepreneur's Contribution 30,000

■ Investor's Investment 50,000

■ Total 80,000

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery Items	2000	60000	720000
Item		0	
Total Sales (A)	2000	60000	720000
Less Variable Expense			
Grocery Items	1700	51000	612000
Total variable Expense (B)	1,700	51000	612000
Contribution Margin (CM) [C=(A-B)	300	9000	108000
Less Variable Expense			
Rent		500	6000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		4000	48000
Guard		125	1500
Mobile bill		200	2400
Total fixed cost (D)		5,325	63900
Net Profit (E)= [C-D]		3675	44100

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2
Revenue(Sales)				
Grocari Items	2800	84000	1008000	1058400
Item		0	0	
Total Sales (A)	2800	84000	1008000	1058400
Less Variable Expense				
Grocari Items	2380	71400	856800	899640
Total variable Expense (B)	2380	71400	856800	899640
Contribution Margin (CM) [C=(A-B)	420	12600	151200	158760
Less Variable Expense				
Rent		500	6000	6000
Electricity bill		500	6000	6000
Transportation		500	6000	7000
Salary (self)		4000	48000	48000
Guard		125	1500	1500
Mobile bill		300	3600	3600
Total fixed cost (D)		5,925	71100	71100
Net Profit (E)= [C-D]		6675	80100	87660
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	80,100	87660
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		50100
	Total Cash Inflow	130100	137760
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	50,100	107760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Quality 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















A man in a plaid shirt and patterned sarong stands in a cluttered store with corrugated metal walls. He is positioned behind a desk or counter, looking towards the camera. The store is filled with various goods on shelves, including packaged food, bottles, and boxes. A broom and a box labeled 'ES X 10 COILS' are in the foreground.

ES X 10 COILS

FAMILY PICTURE

