

Proposed NU Business Name: **SHAHIN VARIETISE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHINUR RAHAMAN
Age	:	24-07-1988(28 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Palopara , P.O: Puthia , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. ASIA
(iii) Father's name	:	MD. NAJIMUDDIN
(iv) GB member's info	:	Branch: Puthia , Centre # 43(Female), Member ID: 7623, Group No: 06 Member since: 2003 To (14 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 8,000, Outstanding loan: 6,592
(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	:	03 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.	:	01743-558500
Father's Contact No.	:	01796-160065
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ASIA joined Grameen Bank since 14 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	:	SHAHIN VARIETISE
Location	:	UP Road, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 95,000/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT -55,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

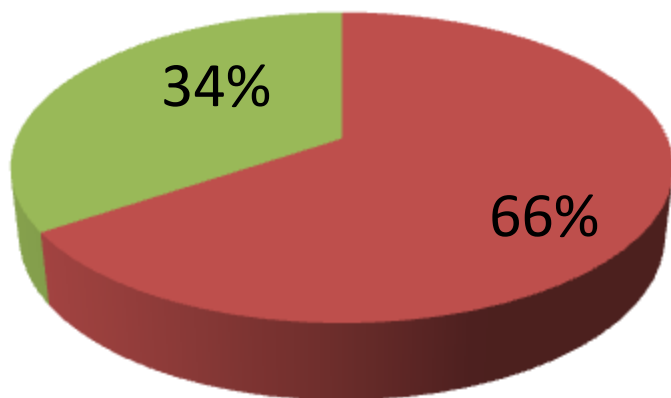
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	12,60,000
Total Sales (A)	3,500	105,000	12,60,000
Less. Variable Expense			
Grocery Item	3,150	94,500	11,34,000
Total variable Expense (B)	3,150	94,500	11,34,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		7,650	91,800
Net Profit (E) [C-D]		2,850	34,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap	5,000	-	5,000
Frees wash	2,000	-	2,000
Detergent	3,000	-	3,000
Confectionary	10,000	-	10,000
Stationary	10,000	-	10,000
Cosmetic	7,000	-	7,000
Grocery Item	-	30,000	30,000
Cold dinks	3,000	20,000	23,000
Security	55,000	-	55,000
Total	95,000	50,000	145,000

Source of Finance



■ Entrepreneur's Contribution 95,000

■ Investor's Investment 50,000

■ Total 145,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		8,050	96,600	97,140	97,707
Net Profit (E) [C-D]		5,450	65,400	72,960	80,898
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	65,400	72,960	80,898
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	45,400	52,960
	Total Cash Inflow	115,400	118,360	133,858
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	45,400	98,360	113,858

SWOT ANALYSIS

STRENGTH

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







LUXURY

লাজারী

LUXURY

LU

RY

লাজারী

LUXURY

LUXURY



