

Proposed NU Business Name: **S. A SHOP**



Project identification and prepared by: Md. ROKON UDDIN,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOROARDIN
Age	:	25-12-1990 (27 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NILL
No. of siblings:	:	01 Brother, 02 Sisters
Address	:	Vill: Rampur, P.O: baigasa, P.S: Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. AMENA BIBI
(iii) Father's name	:	FORHAD HOSSEN
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 11 (Female), Member ID: 2662/1, Group No: 05 Member since: 2009-2014 Present 30-07-2015 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000 Outstanding loan: 21,250/=
(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	:	3 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Pan Boroj
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-455235
Mother's Contact No.	:	01773-855763
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMENA BIBI joined Grameen Bank since 7 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	:	S. A SHOP
Location	:	Gangopara Bazar,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 86% Required Investment BDT 50,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft = 200 sft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Garments item etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing employees. After getting equity fund no employee will be appointed. ▪The shop is Rent. ▪Collects goods from Dhaka,. ▪Agreed grace period is 3 months.

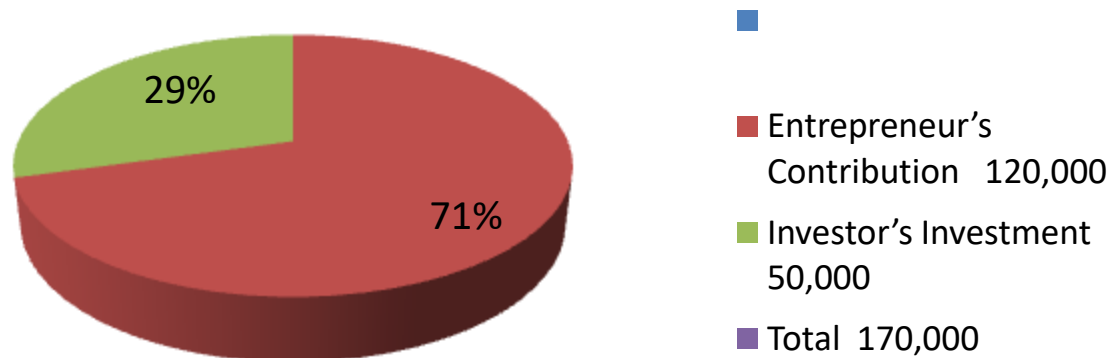
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Garments Item	4,000	1,20,000	14,40,000
Total variable Expense (B)	4,000	1,20,000	14,40,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		5,00	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)			
Guard		100	1,200
Transportation		6,000	72,000
Entertainment		200	2,400
Bank service Charge			
Total fixed Cost (D)		14,000	1,68,000
Net Profit (E) [C-D]		16,000	1,92,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gins pant	100	500	50,000	50	500	25,000	75,000
Gavading Pant	50	500	25,000		-	-	25,000
Te-Shart	150	200	30,000	125	200	25,000	55,000
Three Pice	40	590	23,500	-	-	-	23,500
Pk Pollo	40	590	23,500	-	-	-	23,500
Pangabi	40	700	28,000	-	-	-	28,000
Borkha	20	700	14,000	-	-	-	14,000
Shart	250	300	75,000	-	-	-	75,000
Others Item	-	-	17,000	-	-	-	17,000
Total	625		1,20,000	300		50,000	1,70,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Grrments Item	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Total Sales (A)	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Less. Variable Expense					
Garments Item	5,600	1,68,000	20,16,000	21,16,800	22,22,640
Total variable Expense (B)	5,600	1,68,000	20,16,000	21,16,800	22,22,640
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	5,04,000	5,29,200	5,55,640
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		600	7,200	7,500	8,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)					
Transportation		7,000	84,000	90,000	95,000
Entertainment		500	6,000	6,500	7,000
Guard Bill		100	1,200	1,200	1,200
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		15,800	1,89,600	1,96,900	2,03,400
Net Profit (E) [C-D]		26,200	3,14,400	3,32,300	3,52,240
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	3,14,400	3,32,300	3,52,240
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,94,400	6,06,700
	Total Cash Inflow	3,64,400	6,26,700	9,58,940
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	2,94,400	6,06,700	9,38,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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

S.A SHOP



এখানে হেলে, মেয়েদের যাবতীয় বস্ত্রসামগ্রী সুলভ মূল্যে বিক্রয় করা হয় এবং
মেয়েদের দেশী-বিদেশী সকল কসমেটিক সামগ্রী বিক্রয় করা হয়।

গান্ধোপাড়া, রাজশাহী

শ্রীঃ শ্রীঃ এম এস সোহরাওয়ার্দী

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S.A SHOP

Gangwara, Rajshahi









FAMILY PICTURE

