

Proposed NU Business Name: **SHOHID STORE**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>SHARIAT ULLAH MILON</b>
Age	:	01-03-1985 ( 32 Years)
Education	:	Class 10
Marital status	:	Married
Children	:	01 Son And 01 Daughter
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Betagaoni ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>WAHIDUR RAHMAN</b>
(iv) GB member's info	:	Branch: Kuthir Hatt . Centre # 19 (Female), Member ID: 4621, Group No: 08 Member since: 13-11-2002 to 05-03-2007 ( 05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000 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	:	17 years experience in running business. 15 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828-216439
Family's Contact No.	:	01814-081612
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOWARA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHOHID STORE</b>
Location	:	South Betagaon, Feni
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 30 ft= 450 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Biscuits, Cold Drinks, Cosmetics etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

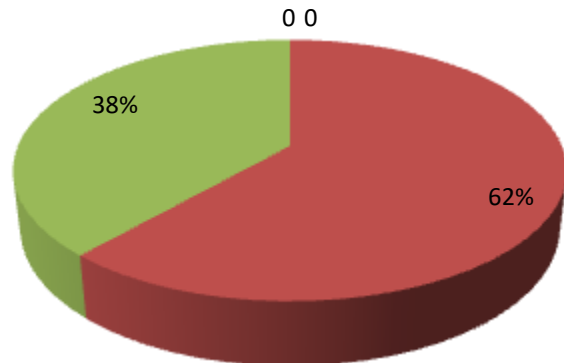
## Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Biscuits, Cold Drinks, Cosmetics etc	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	3,500	105,000	1,260,000
<b>Less Variable Expense</b>			
Biscuits, Cold Drinks, Cosmetics etc	2,975	89,250	1,071,000
<b>Total variable Expense (B)</b>	2,975	89,250	1,071,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>
<b>Less Variable Expense</b>			
Rent		1,500	18,000
Electricity bill		1000	12,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>9,100</b>	<b>109,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>6,650</b>	<b>79,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	3	2300	6,900	5	2300	11500	18,400
Dall	80	90	7,200	80	90	7,200	14,400
Oil	80	90	7,200	80	90	7,200	14,400
Salt	100	35	3,500	0	0	0	3,500
Biscuites	30	300	9,000	30	300	9,000	18,000
Cold Drinks	20	500	10,000	20	500	10,000	20,000
Mobile Load	0	0	5,000	0	0	5,100	10,100
Cosmetics	0	0	10,000	0	0	0	10,000
Others	0	0	11,200	0	0	0	11,200
Security	1	0	10,000	0	0	0	10,000
<b>Total</b>	<b>314</b>	<b>3315</b>	<b>80,000</b>	<b>215</b>	<b>3280</b>	<b>50,000</b>	<b>130,000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

# Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Biscuits, Cold Drinks, Cosmetics etc	4,500	135,000	1620000	1701000	1786050
<b>Total Sales (A)</b>	4,500	135,000	1620000	1701000	1786050
<b>Less Variable Expense</b>					
Biscuits, Cold Drinks, Cosmetics etc	3,825	114,750	1377000	1445850	1518142.5
<b>Total variable Expense (B)</b>	3,825	114,750	1377000	1445850	1518142.5
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>675</b>	<b>20,250</b>	<b>243000</b>	<b>255150</b>	<b>267907.5</b>
<b>Less Variable Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity bill		1,200	14,400	15,000	15,500
Transportation		1,300	15,600	16,000	16,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>9,700</b>	<b>116,400</b>	<b>117,600</b>	<b>118,900</b>
<b>Net Profit (E)= [C-D]</b>		<b>10,550</b>	<b>126,600</b>	<b>137,550</b>	<b>149,008</b>
Investment Payback			20,000	20,000	20,000



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

SR#	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	<b>126,600</b>	<b>137,550</b>	<b>149,008</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106,600	224,150
	<b>Total Cash Inflow</b>	176,600	244,150	373,158
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
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	106,600	224,150	353,158

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 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

Pictures





আমছে আগামী ২২/১০/২০২০  
আমার দোকানের শুভ হালখাত  
অনুমোদিত হলে, কমিটির উদ্দেশ্যে  
বিশেষ আনুষ্ঠান আপনারা আমার  
হালখাত টি করে যাবেন। যার মাধ্যমে  
আপনাদের সেবা করতে পারি।  
ইতি-ওহিদুর রহমান।







৭১৮  
৩৩ শাল ৬

আমাদের আগামী ৬  
আমরা কেবলমাত্র  
অনুষ্ঠিত হয়-ক  
শিলাপ আয়োজিত  
শিল্পের গি কলকাতা  
অপসনভার





# FAMILY PICTURE

