

Proposed NU Business Name: **SHANTO STORE**



Project identification and prepared by: Md. Alamgir Hosain
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Patho Potim Saha
Age	:	03-05-1989 (2028Years)
Education, till to date	:	Eight Class
Marital status	:	Unmarried
Children	:	Nil/-
No. of siblings:	:	3 Brothers, 3 Sisters.
Address	:	Vill: Gorai , Pakulla , P.O: Jamurki P.S: Mirzapur, 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	:	GITA RANI SHASI
(iii) Father's name	:	NARIYON CHOONDRO SHASI
(iv) GB member's info	:	Branch: Pakulla, Mirzapur, Centre # 85 (Female), Member ID: 5106, Group No: 08 Member since: 18/03/1988TO 10/0720127(29 Years) First loan: BDT 5000 /-
Further Information:		Outstanding loan: 34000
(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	:	5years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-527103
Family's Contact No.	:	01711-513123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GATI RANI SHAHI joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

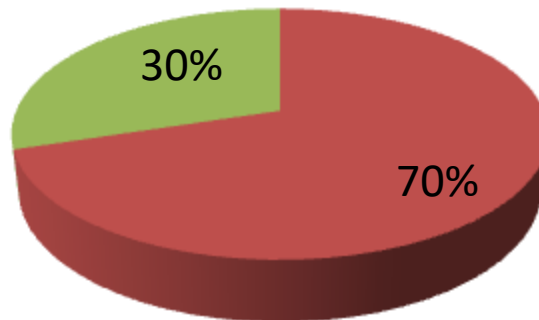
Business Name	:	SHANTO STORE
Location	:	Pakulla Bazar, Mirzapur, Tangail
Total Investment in BDT	:	BDT 6,69,000/-
Financing	:	Self BDT 4,69,000/- (from existing business) 61% Required Investment BDT 2,00,000/- (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 12,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Soft drinks, Cosmetics etc.▪Average 5% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Company.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery Item	17000	510000	6120000
	0	0	0
Total Sales(A)	17000	510000	6120000
Less Variable Expense (B)			0
Grocery Item	16150	484500	5814000
Total Variable Expense	16150	484500	5814000
Contribution Margin (CM) [C=(A-B)]	850	25500	306000
Less Fixed Expense			
Rent		500	6000
Electric Bill		300	3600
Transportation		12,000	144000
Salary (Self)		3000	36000
Salary (Staff)		150	1800
Entertainment		100	1200
Guard		4000	48000
Generator		500	6000
Mobile Bill			0
Total Fixed Cost (D)		20550	246600
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (30x 2700)	81000	81000	162000
Daul(10x 4000)	40000	60000	100000
Soyabean oil (03x 18000)	54000	30000	84000
Sugar (4 x 2600)	10400	5200	15600
Ata (3 x 1000)	3000	3000	6000
Soap (400 x 37)Try	22800	7400	30200
Soft drinks (40 case x 700)	28000		28000
Cosmetics	25000		25000
Milk(80 x 350)	28000		28000
Tooth Past, Noodle, Pulse, Herpic, Chocolate, Salt,Advance etc	176800	13400	0200
Total	4,69,000	200000	669000

Source of Finance



- Entrepreneur's Contribution
469,000
- Investor's Investment 200,000
- Total 669,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery Item	17500	525000	6300000	6615000	6945750
0	0	0	0	0	0
Total Sales(A)	17500	525000	6300000	6615000	6945750
Less Variable Expense (B)					
Straw, Bran, Medicine etc	16625	498750	5985000	6284250	6598463
Total Variable Expense	16625	498750	5985000	6284250	6598463
Contributon Margin (CM) [C=(A-B)]	875	26250	315000	330750	347288
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		300	3600	3900	4200
Transportaion		12,000	144000	151200	158760
Salary (Self)		3000	36000	36000	36000
Salary (Staff)		150	1800	1800	1800
Entertainment		100	1200	1200	1200
Gard		4000	48000	48000	48000
Generator		500	6000	6000	6000
Mobil Bill			0	100	200
Total Fixed Cost (D)		20550	240600	248200	256160
Net Profit (E)= [C-D]		5700	68400	71820	75411
Investment Pay Back			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	68,400	71820	75411
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		-11600	-19780
	Total Cash Inflow	268,400	60,220	55,631
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	-11,600	-19,780	-24,369

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gorai, Najirpara.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

