

Proposed NU Business Name: SHAZU STORE



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Porshuram, Feni

Project verified by: Shushanto Byashas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOKSEDUR RAHAMAN
Age	:	01- 03- 1987 (31Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01Daughter , 01 Son
No. of siblings:	:	03 Brothers & 04 Sisters
Address	:	Vill :Chitlia P.O: Solia, P.S: Porshuram, 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	:	FIROZA BEGUM
(iii) Father's name	:	LATE: MOKBUL AHAMMAD
(iv) GB member's info	:	Member ID- 4635, Centre # 26 Female), Group No:04 First loan: BDT 3000/- Existing loan: BDT 10000/- Outstanding loan: BDT - :
Further Information:	:	No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	01 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-None
Other Own/Family Sources of Liabilities	:	-None
Entrepreneur Contact No.	:	01835 - 913233
Family's Contact No.	:	01535 - 913239
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

FIROZA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

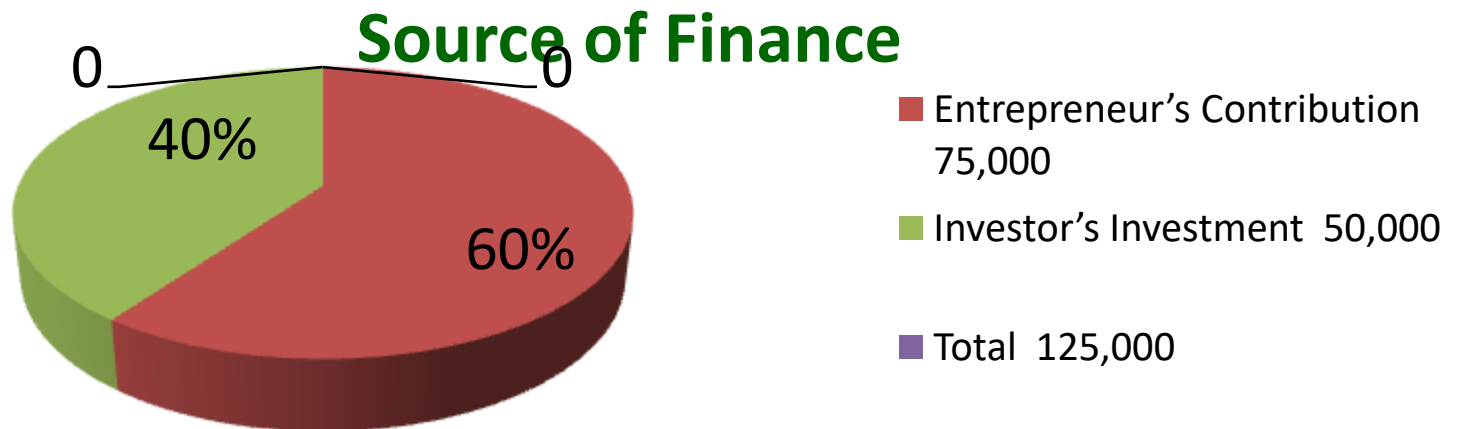
Proposed Nobin Udyokta Business Info

Business Name	:	SHAZU STORE
Location	:	Mosgid Market chitlia Bazar, Porshuram, Feni
Total Investment in BDT	:	BDT 800,000/-
Financing	:	Self BDT 750,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as store▪ Gain on sales 15%.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is rented.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		800	9600
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		7100	85200
Net Profit (E)= [C-D]		4150	49800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	200	2,500	500,000				5,000
Dal	20	4,200	84,000				8,400
Soap	200	55	11,000				11,000
Sugar	10	3,000	30,000				9,000
Flour	36	2,500	90,000				3,300
Oil	300	90	27,000				27,000
Security			0				10,000
Others			8,000			8,000	9,300
Partol			100,000	3	9,000	27,000	27,000
Dieasel				3	5,000	15,000	15,000
	509	14,045	75,000	6	14,000	50,000	125,000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7100	85200	85780	86369
Net Profit (E)= [C-D]		6400	76800	80640	84672
Investment Pay Back			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	76,800	80640	84672
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56800	117440
	Total Cash Inflow	126,800	137,440	202,112
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	56,800	117,440	182,112

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







YCHING
GEOGRAPHIA
NORWAY
Royal

59





YACHTING
GEOGRAPHICA
NORWAY
53

Various snack packages hanging from the stall, including brands like "MERRY CHIPS" and "MERRY CHIPS".

Labels on the pots on the stove, including "Kangaroo" and "Kangaroo".



CARIBBEAN 1957
YACHTING
GEOGRAPHIC

YACHTING

YACHTING

FAMILY PICTURE

