

Proposed NU Business Name: **SHAKIL STORE**



Project identification and prepared by: Monorangon,
Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAKIL HOSSAIN
Age	:	16-11-1995(22 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brother 03 Sister
Address	:	Vill: Ramergau, P.O: Ponchosar P.S: Munshiganj sadar Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JARINA BEGUM
(iii) Father's name	:	MD DILU
(iv) GB member's info	:	Branch: Ponchosar , Centre # 43 (Female), Member ID: 4361, Group No: 01 Member since: 20-011-1992 (25 Years) First loan: BDT 3,000/- Existing loan: BDT 85,000/- Outstanding loan: BDT 82,300/-
Further Information:		
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01945-557054
Mother's Contact No.	:	01950-961727 / 07947-175311
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JARINA BEGUM joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAKIL STORE
Location	:	Ramergau, Ponchosar, Munshiganj.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 100,000(from existing business) 67 % Required Investment BDT 50,000(as equity) 33 %
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
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, salt,sugar,drinking water, oil,juce,chips, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing.no employee.▪He is doing his business in own place.▪Collects goods from Rikabi bazar,Munshiganj.▪Agreed grace period is 3 months.

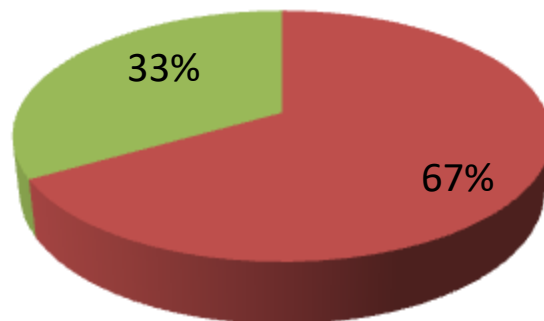
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Grocery item	1,700	51,000	6,12,000
Total variable Expense (B)	1,700	51,000	6,12,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	1,08,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		2,600	31,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (6b x 2750)	16,500	27,500	44,000
Oill	9,500	9,500	19,000
Sugar (5b x 3200)	16,000	6,400	22,400
Juce (200p x 48)	9,600		9,600
Soft drink,Solt,Ata	23,390		23,390
Chips	1,472	-	1,472
Other	23,538	6,600	30,138
Total	100,000	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd Year	3 rd Year
Revenue (sales)					
Grocery item	2,500	75,000	9,00,000	9,45,000	9,92,250
Total Sales (A)	2,500	75,000	9,00,000	9,45,000	9,92,250
Less. Variable Expense					
Grocery item	2,125	63,750	7,65,000	8,03,250	8,43,412
Total variable Expense (B)	2,125	63,750	7,65,000	8,03,250	8,43,412
Contribution Margin (CM) [C=(A-B)]	375	11,250	1,35,000	1,41,750	1,48,837
Less. Fixed Expense			,		
Electricity Bill		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,700	3,800
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		6,400	76,800	77,000	77,200
Net Profit (E) [C-D]		4,850	58,200	64,750	71,637
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	58,200	64,750	71,637
1.3	Depreciation (Non cash item)	0		
1.4	Opening Balance of Cash Surplus		38,200	82,950
	Total Cash Inflow	108,200	102,950	154,587
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	38,200	82,950	134,587

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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







FAMILY PICTURE

