

Proposed NU Business Name: **SHAPARAN STORE**



Project identification and prepared by: Md. Answar Ali,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NURUL ISLAM
Age	:	10-01-1993(24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers, 01 sister
Address	:	Vill: Baghil,P.O : Vaighat, P.S: Dhanbari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST. NURI BEGUM
(iii) Father's name	:	MD. ABUL HOSHIN
(iv) GB member's info	:	Branch: Vaighat, Centre # 83 (male), Member ID: 6571, Group No: 03 Member since: 07-06-1987 (30Years) First loan: 1,000 taka. Existing loan: 25,000 taka Outstanding loan: 1000 taka
Further Information:		
(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	:	08 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.	:	01733-192160
Mother's Contact No.	:	none
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD. ABUL HOSHIN joined Grameen Bank since 30 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAPARAN STORE
Location	:	Bagher Bazar, Dhanbari,Tangail.
Total Investment in BDT	:	BDT :116800
Financing	:	Self BDT 66800(from existing business) % Required Investment BDT 50,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
bakery, pan pata, chaul,chini,moyda,vushi etc.	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
bakery, pan pata, chaul,chini,moyda,vushi etc.	2,550	76,500	918000
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		400	4,800
Transportation		500	6000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Guard		0	0
Generator		0	0
		0	0
Mobile Bill		300	3600
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
kerashin tel	1	10000	10000	1	10000	10000	20000
chaul	1	1800	1800	3	1800	5400	7200
sharisha tel	1	10000	10000	1	10000	10000	20000
shoyabin tel	1	10000	10000	1	10000	10000	20000
cosmetic shamagri	1	10000	10000	1	10000	10000	20000
komal pani	1	5000	5000		5000	0	5000
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
others						4600	4600
security			20,000				20000
Total			66800			50000	116800

Source of Finance

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
bakery, pan pata, chaul,chini,moyda,vushi etc.	3,500	105,000	1260000	1323000	1389150
Total Sales (A)	3,500	105,000	1,260,000	1323000	1389150
Less. Variable Expense					
bakery, pan pata, chaul,chini,moyda,vushi etc.	2975	89,250	1,071,000	1124550	1180777.5
Total variable Expense (B)	2975	89,250	1,071,000	1124550	1180777.5
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198450	208372.5
Less. Fixed Expense					
Rent		500	6000	6,000	6,000
Electricity Bill		500	6000	6,600	7,100
Transportation		700	8,400	9,400	10,400
Salary (self)		5000	60000	60,000	60,000
Salary (self)		0	0	0	0
Entertainment		400	4,800	5,400	5,900
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		400	4800	5,500	6,000
		0	0		
Total Fixed Cost		7,500	90,000	92,900	95,400
Net Profit (E) =[C-D)]		8,250	99,000	105,550	112,973
Investment Payhack			20000	20,000	20,000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	99,000	105,550	112,973
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79,000	164,550
	Total Cash Inflow	149,000	184,550	277,523
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	79,000	164,550	257,523

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

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গোষ্ঠী শক্তি
সামাজিক উন্নয়ন

গ্রামীণ শক্তি

প্রস্তাবিত নবীন

কল্লের নাম: কাহ্ন পবান্ন খেতি

উনিটের নাম: হুস্তুপুও

দ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

ম: কুমোঃ মুরুল শ্রেনাঙ্ক

বয়স: ৩৪ বছর, জন্ম তারিখ: ২২/৭/৮৬

ক্ষাগত যোগ্যতা: কেম্বের্স



কলম যাচ্ছে বিপ
এখিত যাচ্ছে SHEIKH



স্বাদু গুণমান মান মান মান মান মান









FAMILY PICTURE

