

Proposed NU Business Name: **SINHA STORE**

Project identification and prepared by :Md Nurol islam
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.BASED ALI
Age	:	15-01-1984 (33years)
Education, till to date	:	Eight
Marital status	:	Marrid
Children	:	Null
No. of siblings:	:	02 brother 3 sister
Address	:	Vill: mazu khan P.O:roton pur P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BASIRON NESSA
(iii) Father's name	:	MD.HANIF ALI
(iv) GB member's info	:	Branch:Muchak ,Kalikori, Centre # 15 (Female), Member ID: 1783/2, Group No: 04 Member since: 10/01/1992to2017 (25Years) First loan: BDT 5,000
Further Information:		Existing Loan: 50000/-, Outstanding loan:
(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	:	15 years experience in running business.
Other Own/Family Sources of Income	:	Rent Car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01687645543
Mother's Contact No.	:	01762154578
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BASIRON NASSA joined Grameen Bank since 25 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

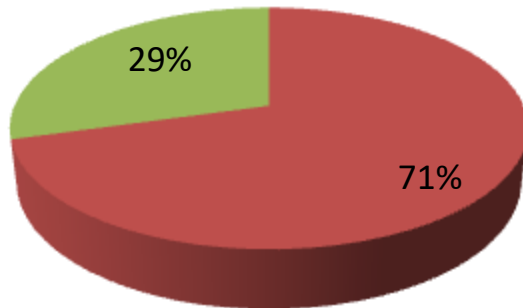
Business Name	:	SINHA STORE
Location	:	Mazu khan;roton pur, Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120000/--(from existing business) 71% Required Investment BDT 50000/--(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
sop,soabin,biskut,rice,comol pani,,etc	2300	69000	828000
		0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Sop,soabin,biskut,rice,comol pani,,etc	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contributon Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Rent		1200	14400
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		450	5400
Mobile Bill		350	4200
Total Fixed Cost (D)		8300	99600
Net Profit (E)= [C-D]		5500	66000

Investment Breakdown							
Existing				Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
sop	320	35	11200	320	35	11200	22400
soabin	184	90	16560	184	60	16560	33120
biskut	342	35	11970	342	35	11970	23940
cosmatic	154	65	10000	100	65	6500	16500
Comol pani	443	35	15505	108	35	3770	20755
Minaral pani	443	30	13290				
Narkal tal	250	50	12500				
other			8975				
	2136	340	120000	1055	230	50000	170000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sop,soabin,rice,biskut,sampo,etc	2600	78000	936000	982800	1031940
0	0				
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Sop,soabin,rice,biskut,sampo,etc	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		600	7200	7560	7938
Transportaion		500	6000	6000	6000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2520	2646
Gard		450	5400	5400	5400
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2400	2400
Total Fixed Cost (D)		8300	99600	100080	100584
Net Profit (E)= [C-D]		7300	87600	96480	105804
Investment Pay Back			20000	20000	20000

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	50000		
1.2	Net Profit	87600	96480	105804
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80100	98304
	Total Cash Inflow	137600	176580	204108
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	67600	156580	184108

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire











গাম্বীগ বঙ্গাংক