

Proposed NU Business Name: **SHAMBHU STORE**



Project identification and prepared by: MD.Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASHISH KUMAR SAHA
Age	:	01/01/1988 (30Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NILL
No. of siblings:	:	NILL
Address	:	Vill: Banar Hawla P.O: Kapasia 1730, P.S: Kapasia, 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	:	REKHA RANI SAHA
(iii) Father's name	:	LATE SHAMBHUNATH SAJA
(iv) GB member's info	:	Branch: Kapasia, Centre #80 (Female), Member ID: 10107/2, Group No: 04 Member since: 02/01/2011 to 2018 (07Years) First Loan: BDT 3,000 /-, Existing Loan:BDT 30,000/- Outstanding Loan: 960/-
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	:	10 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776607090
Family's Contact No.	:	01915772626
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapasia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REKHA RANI SAHA joined Grameen Bank since 07 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 Info4

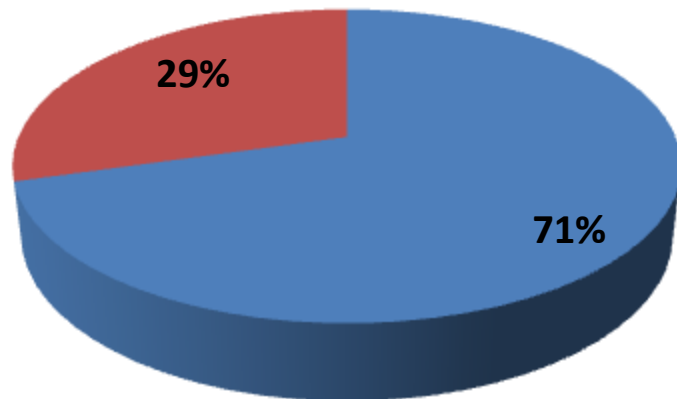
Business Name	:	SHAMBHU STORE
Location	:	Kapasias
Total Investment in BDT	:	BDT 3,39,000/-
Financing	:	Self BDT 2,39,000/- (from existing business) 71% Required Investment BDT 1,00,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11ft x 30 ft = 330 sq. ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various Grocery items(eg: Cosmetics, Packet Milk, Salt, Rice, Sugar, oil etc.).▪Average 20% gain on sales.▪The business is operated by entrepreneur. Existing employee.▪The shop is owned.▪Collects goods from Narayongong.▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery items	5000	100000	1200000
		0	0
Total Sales(A)	5000	100000	1200000
Less Variable Expense (B)		0	0
Grocery items	3750	75000	900000
Total Variable Expense		75000	900000
Contribution Margin (CM) [C=(A-B)]	1250	25000	300000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		120	1440
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8520	102240
Net Profit (E)= [C-D]		16480	197760

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	0	0	50,000	0	0	20,000	70,000
Rice	10	3,500	35,000	5	3,500	17,500	52,500
Palse	4	4,000	16,000	2	4000	8,000	24,000
massala	0	0	9,000	0	0	5,000	14,000
Paket Milk	0	0	20,000	0	0	10,000	30,000
Atta	20	1000	20,000	10	1000	10,000	30,000
Suger	3	2500	7,500	1	2500	2,500	10,000
Salt	0	0	12,000			7,000	19,000
Oil	0	0	40,000			20,000	60,000
Others			29,500			0	29,500
TOTAL			239,000			100,000	339,000

Source of Finance



- Entrepreneur's Contribution 239,000
- Investor's Investment 100,000
- Total 339,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery items	6500	195000	2340000	2457000	2579850
	0	0	0	0	0
Total Sales(A)	6500	195000	2340000	2457000	2579850
Less Variable Expense (B)	0	0	0	0	0
Grocery items	4875	112500	1350000	1417500	1488375
Total Variable Expense	0	135000	1620000	1701000	1786050
Contributon Margin (CM) [C=(A-B)]	1625	37500	450000	472500	496125
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	3700	4000
Transportaion		2500	30000	31500	33075
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		120	1440	1440	1440
Genarator		300	3600	3600	3600
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		9070	105240	104540	106515
Net Profit (E)= [C-D]		28430	341160	358218	376129
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	341,160	358218	376128.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		301160	619378
	Total Cash Inflow	441,160	659,378	995,507
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	301,160	619,378	955,507

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



আসন্ন শক্তি
সামাজিক বৃত্ত

গ্রামীণ শক্তি সামাজিক ব্য

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের

প্রকল্পের নাম: মালু হোসেন

ইউনিটের নাম: কাদাখিরা

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীমতি সুস্মিতা রায়

বয়স: ৩০ বছর জন্ম তারিখ: ০২-০১-১৯৮৮ জাতীয় পরি

শিক্ষাগত যোগ্যতা: এম.এ. এম.এ. ডি

বৈবাহিক অবস্থা: প্রবিবাহিত

ছেলে-মেয়ের সংখ্যা: ১

ভাই/বোনের সংখ্যা: ১







FAMILY PICTURE

