

SHAHNAJ STORE



33rd Design Lab (Executive)
19 October 2014

Project prepared by: MIZANUR RAHMAN PATWARY

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	SUJON AHMED
Age	:	19- 08-1989 (25 Years)
Education, till to date	:	Class Nine
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 4 Sister
Address	:	Vill: Holan (Jamoon) P.O: Dokshinkhan P.S: Dokshinkhan Dist: Dhaka
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. MOMTAJ BEGUM
(iii) Father's name	:	Mr. ABU SAIED
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 17 (Female), Member ID: 2152/3, Group No: 05 Member since:12-07-2002 (12 Years) First loan:10,000 taka.
Further Information:	:	Existing loan: 25,000 Taka Outstanding loan: 24,450 Taka
(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	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Rickshaw garage)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-242741
Father Contact No.	:	01966-206188
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SHAHNAJ STORE
Location	:	Holan (Jamoan), Dokshinkhan Uttara, Dhaka-1230
Total Investment in BDT	:	3,10,000 taka
Financing	:	Self BDT 1,60,000 (from existing business) 52% Required Investment BDT 1,50,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	3,000 Taka
Proposed Salary	:	3,500 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Tea, Biscuit, Chanachur, Soft drinks etc.▪Average 15% gain on sales.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Tongi Bazar.▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Momtaj Begum is a member of Grameen Bank since 12 years. At first she took 10,000 taka loan from Grameen Bank. Momtaj Begum gradually took loan from GB. Utilize loan in her own Rickshaw purchase business. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

BDT (TK)

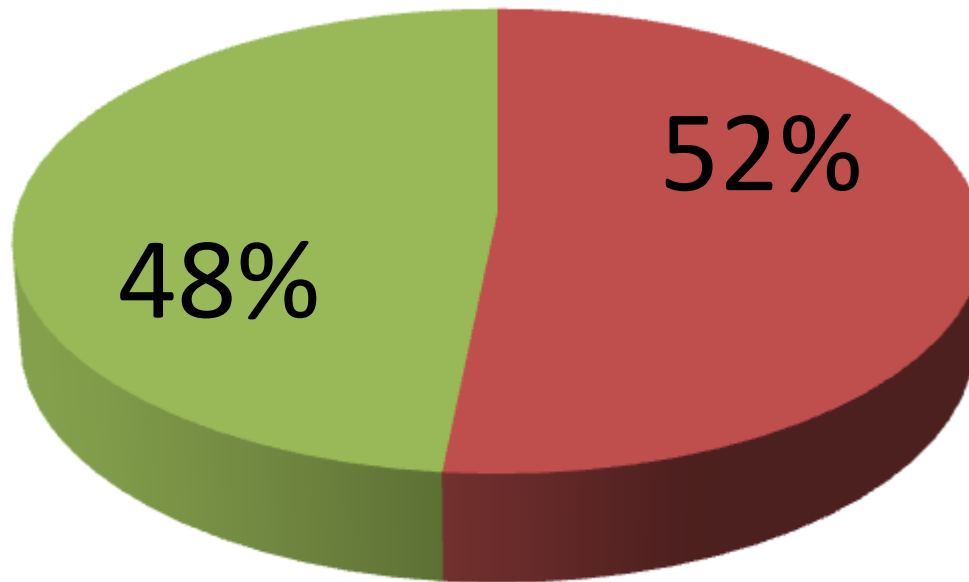
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tea, Biscuit, Pulse, Onion, Garlic, Spicy, Oil, Soap, Cosmetic & Soft drinks etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Tea, Biscuit, Pulse, Onion, Garlic, Spicy, Oil, Soap, Cosmetic & Soft drinks etc.	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		1,000	12,000
Transportation		500	6,000
Mobile Bill		300	3,600
Salary (self)		3,000	36,000
Others		200	2,400
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		4,750	57,000

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Rice	4,500	21,500	26,000
Pulse	840	4,200	5,040
Oil, Soap, Biscuit, onion, Garlic, spicy, Cosmetic	1,04,660	1,24,300	2,28,960
Fridge	20,000	-	20,000
Rack	10,000	-	10,000
Security	20,000	-	20,000
Total	1,60,000	1,50,000	3,10,000

Source of Finance

- Entrepreneur's Contribution 160,000
- Investor's Investment 150,000
- Total 310,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Tea, Biscuit, Pulse, Onion, Garlic, Spicy, Oil, Soap, Cosmetic & Soft drinks etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Tea, Biscuit, Chanachur, Soap, Cosmetic & Soft drinks	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		1,500	18,000	18,900	19,845
Electricity Bill		1,000	12,000	12,600	13,230
Transportation		800	9,600	10,080	10,584
Mobile bill & SMS Monitoring		450	5,400	5,670	5,954
Salary (self)		3,000	36,000	37,800	39,690
Salary (staff)		1,000	12,000	12,600	13,230
Others		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		417	5,000	5,000	5,000
Total Fixed Cost		8,367	100,400	105,170	110,178
Net Profit (E) [C-D]		7,383	88,600	93,280	98,194
Investment Payback			60,000	60,000	60,000

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	88,600	93,280	98,194
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		33,600	71,880
	Total Cash Inflow	243,600	131,880	175,074
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	33,600	71,880	115,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures













KINGSTAR

WEIGHTING	UNIT PRICE	TOTAL PRICE
2000	888888	888888

FAMILY PICTURE

