

Proposed NU Business Name: **SHIPON STORE**



Project identification and prepared by: Md. Hafijur Rahman,
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOFIKUL ISLAM SHIPON
Age	:	12-12-1996 (20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister 1 Brother
Address	:	Vill: Mawna, P.O: Mawna, P.S: Sreepur , 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	:	SHIRINA
(iii) Father's name	:	MAIJ UDDIN
(iv) GB member's info	:	Branch: Gazipur , Shreepur, Centre # 60(Female), Member ID: 5621/4, Group No: 06 Member since: 11-06-1996(20Years) First loan: BDT 1500
Further Information:		Existing Loan: BDT 140000, Outstanding loan: 86100
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-884723
Mother's Contact No.	:	01726-908143
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIRINA joined Grameen Bank since 20 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIPON STORE
Location	:	Mawna north side
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30000/-(from existing business) %38 Required Investment BDT 50000/-(as equity) 62%
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
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Mawna chourastha.▪Agreed grace period is 3 months.

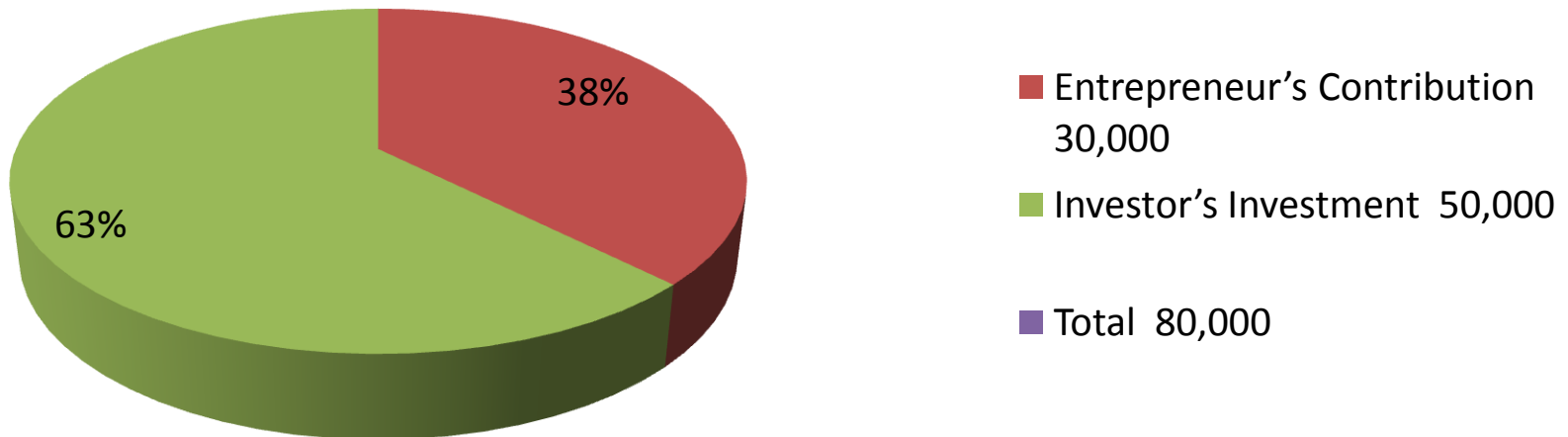
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	1100	33000	396000
Total sales (A)	1100	33000	396000
Less Variable Exp.			
Grocery item	825	24750	297000
Total Variable exp. (B)	825	24750	297000
Contribution Margin CM [C= (A-B)]	275	8250	99000
less fixed exp.			
Rent		0	0
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		3500	42000
Salary (staff)		0	0
Entertainment		200	2400
Guard		0	0
Genaretor		0	0
Mobile		300	3600
total fixed cost (D)		4700	56400
Net profit (E) [C-D]		3550	42600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Soap	15	20	300			0	300
Drinks	28	500	14,000	30	500	15,000	29,000
Koyel	30	40	1,200	50	40	2,000	3,200
Oil	30	90	2,700	30	90	2,700	5,400
Salt	11	800	8,800			0	8,800
others	20	150	3,000	303	100	30,300	33,300
Total	134		30,000	413		50,000	80,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	2100	63000	756000	793800
Total Sales (A)	2100	63000	756000	793800
less variable Expenses				
Grocery item	1575	47250	567000	595350
Total variable Expenses (B)	1575	47250	567000	595350
Contribution Margin (CM)= (A-B)	525	15750	189000	198450
Less Fixed Expenses				
Rent		0	0	0
Electricity bill		300	3600	16000
Transportation		500	6000	35000
Salary (self)		5000	60000	60000
Salary (staff)		3000	36000	36000
Entertainment		300	3600	3600
Guard		0	0	0
Genaretor		0	0	0
Mobile		400	4800	7400
Total Fixed Cost		9500	114000	158000
Net Profit (E) (C-D)		6250	75000	40450
Investment Payback			30000	30000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	75,000	40,450
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		45,000
	Total Cash Inflow	125000	85450
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	45,000	55450

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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





Lifebuoy

15 FBC



100%

LED

INVERTER

WARRANTY



15 FBC
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FAMILY PICTURE

