Proposed NU Business Name: SHEULI VARITIES STORE



Project identification and prepared by: Md. Abu Bakkar Siddique, Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD ABDUL SATTAR			
Age	:	01-05-1982 (34 Years)			
Education, till to date	•	SSC			
Marital status	:	Married			
Children	•	NIL			
No. of siblings:	•	02 Brothers 03 Sisters			
Address		Vill: 1193,Balurmat Uttarkhan P.O Uttarkhan, P.S: Uttarkhan, Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MRS REJIA BEGUM MD MOSLE UDDIN Branch: Uttarkhan, Centre # 23 (Female), Member ID: 2832/3, Group No: 07 Member since: 07-05-2007-12-09-2014 (07 Years) First loan: BDT 10,000 /-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Outstanding loan: Nil Father No No 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 & Skill	:	16 years of business experience.
Own Business and	:	09 years experience in running business.
Training Info	•	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01922-694930
Family's Contact No.	:	01834-889290
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MRS REJIA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SHEULI VARITIES STORE			
Location	:	Balurmate, Uttarkhan, Dhaka			
Total Investment in BDT	:	BDT 200,000/-			
Financing	:	Self BDT 1,30,000/- (from existing business) 65%			
		Required Investment BDT 70,000/- (as equity) 35%			
Present salary/drawings from business (estimates)	•	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	12 ft x 11 ft= 132 square ft			
Security of the shop	:	BDT 50,000			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Sugar , Biscuit , Battery, Flour, Chips etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tangi, Dhaka. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Grocery Item	4,000	120,000	1,440,000			
Total Sales (A)	4,000	120,000	1,440,000			
Less. Variable Expense						
Grocery Item	3,400	102,000	1,224,000			
Total variable Expense (B)	3,400	102,000	1,224,000			
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000			
Less. Fixed Expense						
Rent		2,000	24,000			
Electricity Bill		2500	30,000			
Transportation		2,500	30,000			
Mobile Bill		500	6,000			
Entertainment		500	6,000			
Salary (self)		5,000	60,000			
Total fixed Cost (D)		13,000	156,000			
Net Profit (E) [C-D)		5,000	60,000			

Investment Breakdown								
Doutioulous	Existing			Particulars Proposed			Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Rice	5	2000	10000	Rice			10,000	20,000
Oil	1	16300	16300	Oil	1	16300	16,300	32,600
Oil (Bottle)	95	95	9025	Oil (Bottle)	50	95	4,750	13,775
Dal	30	100	3000	Dal	40	100	4,000	7,000
Rice(Birani)	30	107	3210	Rice(Birani)	40	107	4,280	7,490
Cosmetics	200	60	12000	Cosmetics	100	60	6,000	18,000
Koil	50	45	2250	Koil	20	45	900	3,150
Ice creem	400	25	10000	Ice creem	100	25	7,500	17,500
Softdrinks	100	50	5000	Softdrinks	25	50	1,250	6,250
Secuirity Advanced			30000				0	30,000
Others			29215	Others			15,020	44,235
Total			130,000				70,000	200,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery Item	5,200	156,000	1,872,000	1,965,600	2,063,880
Total Sales (A)	5,200	156,000	1,872,000	1,965,600	2,063,880
Less. Variable Expense					
Grocery Item	4,420	132,600	1,591,200	1,670,760	1,754,298
Total variable Expense (B)	4,420	132,600	1,591,200	1,670,760	1,754,298
Contribution Margin (CM) [C=(A-B)	780	23,400	280,800	294,840	309,582
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		2625	31,500	33,075	34,729
Transportation		2,750	33,000	34,650	36,383
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		458	5,500	5,500	5,500
Total Fixed Cost		13,933	167,200	171,085	175,164
Net Profit (E) [C-D)		9,467	113,600	123,755	134,418
Investment Payback			28,000	28,000	28,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	113,600	123,755	134,418
1.3	Depreciation (Non cash item)	5,500	5,500	5,500
1.4	Opening Balance of Cash Surplus		79,100	168,355
	Total Cash Inflow	219,100	208,355	308,273
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	140,000	28,000	28,000
3	Net Cash Surplus	79,100	168,355	268,273

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 16 Years

Own Business: 09 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

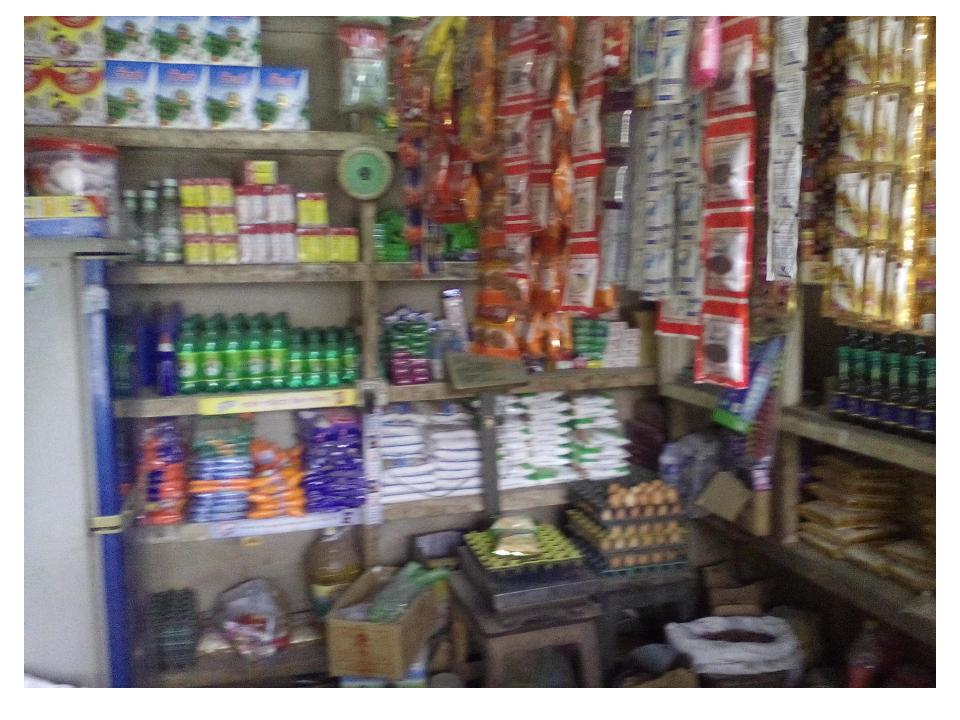
Political unrest

Pictures





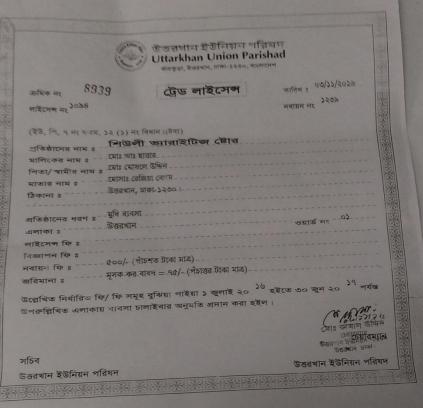








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ত্তাৰ পাতহা গোলে নিকটছু লোই গুড়িন্সে জমা দেয়াৰ জনা আনুবাধ করা বলো।
বিকানা: বাড়ি নং ১১৯৬, উত্তৰখন মধ্যপাতা, রাঙা নং/মাম: উত্তরখান, ভাকমত:
ভত্তবখন হাই হুল - ১২৩০, উত্তর খান, ভাকা
প্রদানকারী কর্তপাকের রাক্ষর প্রদানেন তারিক: ১০/১১/২০০৭

এই কাড়টি গণপ্ৰজাতত্ত্বী বাংলানেশ সৱকাৰের সম্পত্তি। **কাড়টি ব্যবহারকান্ধী ব্য**তীত অন্য

