

## Proposed NU Business Name: **SHAHA ALOM STORE**



Project identification and prepared by: Hafizur Rahman,  
Mawna Unit, Gajipur

Project verified by Md. Rafiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SHAHA ALAM</b>
Age	:	03-11-1997(19 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers
Address	:	Vill: Saitaliya, P.O: Tangra, 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	:	<b>NASIMA</b>
(iii) Father's name	:	<b>MD:MOIZ UDDIN</b>
(iv) GB member's info	:	Branch: Tangra Sreepur, Centre # 01(Female), Member ID: 1003/2, Group No: 01 Member since: 12/09/2012(04Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 18.540
(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	:	5 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.	:	01943-111796
Mother's Contact No.	:	01921-851881
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NASIMA** joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHA ALOM STORE</b>
Location	:	Alegen GetChatir bazar, Gazipur
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/-(from existing business) 29% Required Investment BDT 50,000/-(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 15ft= 150square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,dal,sugar soap Juice ,Biscuit etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.</li> <li>▪The shop is self.</li> <li>▪Collects goods from Mawna.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

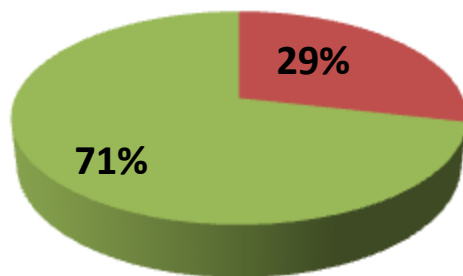
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	2,200	66,000	7,92,000
<b>Total Sales (A)</b>	2,200	66,000	7,92,000
<b>Less. Variable Expense</b>			
Rice,oil,dal,sugar soap , Juice ,Biscuit etc	1,870	56,100	6,73,200
<b>Total variable Expense (B)</b>	1,870	56,100	6,73,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,30</b>	<b>9,900</b>	<b>1,18,800</b>
<b>Less. Fixed Expense</b>			
Electricity bill		3,00	3,600
Transportation		3,00	3,600
Salary (self)		4,000	48,000
Entertainment		3,00	3,600
Genaretor		3,00	3,600
Mobile Bill		5,00	6,000
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,500</b>	<b>54,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks ( 12x550)	6,600	11,000	17,600
Biscuit (05 x450)	2,250	9,000	11,250
Coklet (08 x 200)	1,600	4,800	6,400
Others	9,550	19,800	29,350
<b>Total</b>	<b>20,000</b>	<b>50,000</b>	<b>70,000</b>

## Source of Finance



- Entrepreneur's Contribution 20,000
- Investor's Investment 50,000
- Total 70,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	3,500	1,05,000	1,260,000	1,323,000
<b>Total Sales (A)</b>	3,500	1,05,000	1,260,000	1,323,000
<b>Less. Variable Expense</b>				
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	2,975	89,250	1,071,000	1,124,550
<b>Total variable Expense (B)</b>	2,975	89,250	1,071,000	1,124,550
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>5,25</b>	<b>15,750</b>	<b>1,89,000</b>	<b>1,98,450</b>
<b>Less. Fixed Expense</b>				
Electricity bill		4,00	4,800	5,000
Transportation		5,00	6,000	6,500
Salary (self)		4,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000
Entertainment		4,00	4,800	5,000
Mobile Bill		7,00	8,400	8,800
<b>Total Fixed Cost</b>		<b>9,000</b>	<b>1,08,000</b>	<b>1,09,300</b>
<b>Net Profit (E) [C-D]</b>		<b>6,750</b>	<b>81,000</b>	<b>89,150</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	81,000	89,150
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		32,460
	<b>Total Cash Inflow</b>	<b>1,31,000</b>	<b>1,21,610</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan	18,540	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>98,540</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>32,460</b>	<b>91,610</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

