

Proposed NU Business Name: **SHOHAG STORE**



Project identification and prepared by: Md. Asif Istear,
Ashulia Unit, Dhaka

Project verified by: Md. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. FARHAD ALI |
| Age | : | 01-10-1986 (30 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Married |
| Children | : | 01 Son, 01 Daughter |
| No. of siblings: | : | 02 Brothers, 01 Sister |
| Address | : | Vill: Charabag, P.O: Ashulia, P.S: Ashulia, 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 | : | OMEDA KHATUN |
| (iii) Father's name | : | MD. SUROT ALI |
| (iv) GB member's info | : | Branch: Ashulia, Centre # 07 (Female), Member ID: 8170/1, Group No: 08 Member since: 05/08/2010 (6 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 10,000/- Outstanding loan: BDT 4,500/- |
| (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 | : | Four years experience in running business. He has training |
| Other Own/Family Sources of Income | : | Yes |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01992-718024 |
| Mother's Contact No. | : | 01915-396795 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

OMEDA KHATUN joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | SHOHAG STORE |
| Location | : | Charabag, Ashulia, Dhaka. |
| Total Investment in BDT | : | BDT 2,64,000/- |
| Financing | : | Self BDT 1,64,000(from existing business) 62% Required Investment BDT 1,00,000(as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12 ft x 10 ft= 120 square ft |
| Security of the shop | : | 50,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rice, oil, pulse, cosmetics item etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪He is doing his business in rent place.▪Collects goods from Savar.▪Agreed grace period is 3 months. |

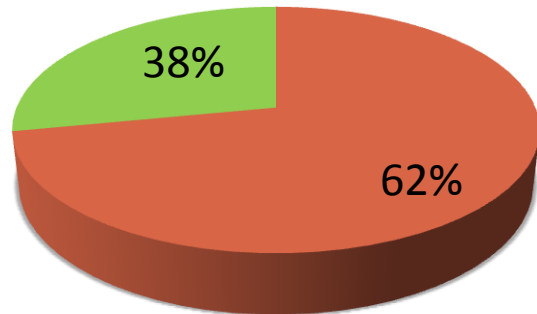
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|-----------------|------------------|
| Revenue (sales) | | | |
| Three Peace item | 4,000 | 1,20,000 | 14,40,000 |
| Total Sales (A) | 4,000 | 1,20,000 | 14,40,000 |
| Less. Variable Expense | | | |
| Three Peace item | 3,520 | 1,05,600 | 12,67,200 |
| Total variable Expense (B) | 3,520 | 1,05,600 | 12,67,200 |
| Contribution Margin (CM) [C=(A-B)] | 480 | 14,400 | 1,72,700 |
| Less. Fixed Expense | | | |
| Rent | | 1,500 | 18,000 |
| Electricity Bill | | 1,000 | 12,000 |
| Transportation | | 1,000 | 12,000 |
| Salary (Self) | | 5,000 | 60,000 |
| Salary (Staff) | | 3,000 | 36,000 |
| Guard | | 200 | 2,400 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 300 | 3,600 |
| Total fixed Cost (D) | | 11,300 | 1,35,600 |
| Net Profit (E) [C-D] | | 3,100 | 37,200 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|-------------------------------------|-----------------|-----------------|-----------------|
| Rice (15 x 1800) | 27,000 | 27,000 | 54,000 |
| Oil (5 x 4000) | 20,000 | 20,000 | 40,000 |
| Pulse (6 x 4500) | 27,000 | 22,500 | 49,500 |
| Cosmetics Item | 40,000 | 20,000 | 60,000 |
| Drinks, biscuit, chips, masala etc. | 20,000 | 10,500 | 30,500 |
| Fridge | 30,000 | - | 30,000 |
| Total | 1,64,000 | 1,00,000 | 2,64,000 |

Source of Finance



■ Entrepreneur's Contribution's :- 1,64,000

■ Investor Investment's :- 1,00,000

■ Total :- 2,64,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|--------------|-----------------|------------------|------------------|
| Revenue (sales) | | | | |
| Three peace item | 5,500 | 1,65,000 | 19,80,000 | 20,80,000 |
| Total Sales (A) | 5,500 | 1,65,000 | 19,80,000 | 20,80,000 |
| Less. Variable Expense | | | | |
| Three peace item | 4,840 | 1,45,200 | 17,42,400 | 18,30,400 |
| Total variable Expense (B) | 4,840 | 1,45,200 | 17,42,400 | 18,30,400 |
| Contribution Margin (CM) [C=(A-B)] | 660 | 19,800 | 2,37,600 | 2,49,600 |
| Less. Fixed Expense | | | | |
| Rent | | 1,500 | 18,000 | 18,000 |
| Electricity Bill | | 1,000 | 12,000 | 15,000 |
| Transportation | | 1,500 | 18,000 | 20,000 |
| Salary (Self) | | 5,000 | 60,000 | 60,000 |
| Salary (Staff) | | 3,000 | 36,000 | 36,000 |
| Guar | | 200 | 2,400 | 3,000 |
| Mobile Bill | | 500 | 6,000 | 7,000 |
| Entertainment | | 400 | 4,800 | 5,500 |
| Total Fixed Cost | | 13,100 | 1,57,200 | 1,64,500 |
| Net Profit (E) [C-D] | | 6,700 | 80,400 | 85,100 |
| Investment Payback | | | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 1,00,000 | |
| 1.2 | Net Profit | 80,400 | 85,100 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 20,400 |
| | Total Cash Inflow | 1,80,400 | 1,05,500 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 1,00,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60,000 | 60,000 |
| | Total Cash Outflow | 1,60,000 | 60,000 |
| 3 | Net Cash Surplus | 20,400 | 45,500 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Charabag, Ashulia, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







GOOD LUCK Stationery



আমাদের সেবা ফ

সোহাগ ষ্টোর

আমতলা সোসাইটি, আশুলিয়া, ঢাকা।

তলা আশুলিয়া.

৯/২৯ টাকা বিক্রি করে বন্ধ সংযোগ চালু করলে
ডরিফাইড সিমের

সেবি ফ্রি

LOVELLO

সারা দেশে ভারত কনসামার জাগিয়ে
জড়িয়ে দিতে রপ্তা থেকে রপ্তা

LOVELLO

LOVELLO

LOVELLO

4. Baiti My Heart

পুণ্যময় মিষ্টিভার বন্ধুত্বের পূর্ণভার

আহীখাজুর

সানসাইট

ইন্টারনেট
প্যাকেজ বিক্রয় করা হয়

ফ্লেক্সিলোড
করা হয়

শ্রীশ্রী গণক

Za n Ze



FAMILY PICTURE

