

Proposed NU Business Name: **SHOHEL VARIETY STORE**



Project identification and prepared by: Md. Sirajul Islam (Rasal)
Kaliakor Unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHOHEL RANA
Age	:	27-12-1980 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Null
No. of siblings:	:	1 Brothers, 3 Sisters.
Address	:	Vill: Mouchak P.O: Mouchak, P.S: Kaliakor, 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	:	RIJIA BAGUM
(iii) Father's name	:	MD.SIRAJUL ISLAM
(iv) GB member's info	:	Branch:Mouchak, , Centre # 94 (Female), Member ID: 9428, Group No: 05 Member since: 20-01-1988 (28 Years) First loan: BDT 2,000 /- Outstanding loan: 12,195
Further Information:		
(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	:	4 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01938934090
Family's Contact No.	:	01721863348
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor, Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RIJIA BAGUM joined Grameen Bank since 28 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOHEL VARIETY STORE
Location	:	Vill: Mouchak P.O: Mouchak, P.S: Kaliakor, Dist: Gazipur.
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 85,000/- (from existing business) 52% Required Investment BDT 80,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8ft x 14 ft= 112 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Soft drinks, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Entrepreneur is owner of the shop.▪Collects goods from Company.▪Agreed grace period is 3 months.

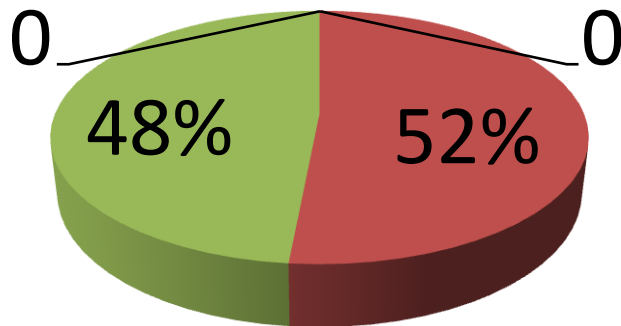
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	1,080,000
	0	0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Grocery Item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		500	6,000
Salary (Staff)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (3x 1700)	5,100	51,000	56,100
Soap (420*35)	14,700	0	14,700
Coconut oil (50*110)	5,500	0	5,500
Tooth past (70*90)	3,300	0	3,300
Washing powder (60*35)	2,100	0	2,100
Milk (65*35)	2,275	0	2,275
Soft drinks (06 case x 420)	2,520		2,520
Soabain oil (100*90)	9,000	0	9,000
Balb (15*220)	3,300		3,300
Chips	3,000	0	3,000
Others	34,205	29000	63205
Total	85,000	80,000	165,000

Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 80,000
- Total 165,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
sadal,chaild sandl,sandl barmij,sandal	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
sadal,chaild sandl,sandl barmij,sandal	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		500	6,000	6,000
Transportation		500	6,000	6,000
Mobile Bill		300	3,600	3600
Entertainment		300	3,600	3,000
Salary (sttaf)		3,000	36,000	36,000
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		9,600	115,200	115200
Net Profit (E) [C-D]		8,400	100,800	111600
Investment Payback			48,000	48000

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	80,000	
1.2	Net Profit	100,800	111,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		52,800
	Total Cash Inflow	180,800	164,400
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	52,800	116,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gorai, Najirpara.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

বিশ্বমিষ্তাহির রাহমানির রাহিম

সোহেল ভ্যারাইটিজ স্টোর



কম্পিউটার সেন্টার



প্রোঃ মোঃ সিরাজউল ইসলাম

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Pogo Dairy Milk Chocolate Bar
Dairy Milk
Tasty Hazelnut
Tasty Hazelnut
Tasty Hazelnut

Tasty Hazelnut
টস্টি হাভেলনী
Tasty Hazelnut

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Car Chocolate
Pogo Milk
Road Kiri
Car Chocolate
Pogo Milk
Road Kiri
Car Chocolate

Winnie the Pooh
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FAMILY PICTURE

