

## Proposed NU Business Name: **SHAHID STORE**



Project identification and prepared by: MD Sahidul Islam  
Nobabgonj Unit, Nobabgonj

Project verified by: Suanta kumar Bishwas



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

Name	:	<b>MD. SHAHID</b>
Age	:	03-08- 1981(35Years)
Education, till to date	:	Class (v)
Marital status	:	Married
Children	:	2 sons, 1 daughter
No. of siblings:	:	03Brothers
Address	:	Vill: Ulaiel, P.O: Aona, P.S: Nobabgonj, 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	:	<b>MS. SAKINA BEGUM</b>
(iii) Father's name	:	<b>MD. BADSHA MIA</b>
(iv) GB member's info	:	Branch :Sholla Nobabgonj, Centre 38(Female), Member ID: 1734, Group No: 02 Member since: 1990 (26Years) First loan: BDT 2,000 Existing loan: BDT 40,000
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.)	:	Yes
Business Experiences and Training Info	:	07 years experience in running business. 07 Years in own business. She has training of 07 years.
Other Own/Family Sources of Income	:	Dairy firm
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01924-073208
Family's Contact No.	:	.1959-600968
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Nobabgonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MS. SAKINA BEGUM** joined Grameen Bank since 26 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	:	<b>SHAHID STORE</b>
Location	:	Ulail, Sholla, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 1,55,000/-
Financing	:	Self BDT 75,000/- (from existing business) 48% Required Investment BDT 80,000/- (as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in grocery goods</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is in own place.</li><li>▪Collects goods from Sholla bazar</li><li>▪Agreed grace period is 3 months.</li></ul>

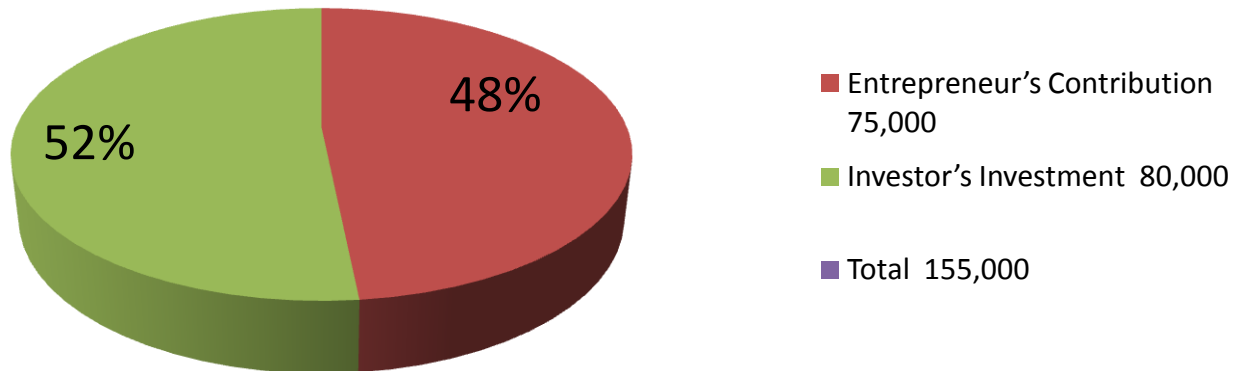
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Biscuit, Chips, Bakery items, etc.	3100	93000	1116000
<b>Total Sales (A)</b>	3100	93000	1116000
<b>Less Variable Expense</b>			
Biscuit, Chips, Bakery items, etc.	2635	79050	948600
<b>Total variable Expense (B)</b>	2,635	79050	948600
<b>Contribution Margin (CM) [C=(A-B)]</b>	465	13950	167400
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		7,450	89400
<b>Net Profit (E)= [C-D]</b>		6,500	78000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Biscuit	1	5000	5,000	1	10,000	10,000	15,000
Chips	1	5000	5,000	1	7000	7,000	12,000
Soft drinks	20	450	9,000	40	450	18,000	27,000
Others	1	10000	10,000	0	0	0	10,000
Banana	1	6000	6,000	1	10000	10,000	16,000
Coil	1	5000	5,000	0	0	0	5,000
Bakery items	1	10000	10,000	1	5000	5,000	15,000
<b>Total</b>	<b>26</b>	<b>0</b>	<b>50,000</b>	<b>44</b>	<b>0</b>	<b>50,000</b>	<b>100,000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Biscuit, Chips, Bakery items, etc.	4500	135000	1620000	1701000
<b>Total Sales (A)</b>	4500	135000	1620000	1701000
<b>Less Variable Expense</b>				
Biscuit, Chips, Bakery items, etc.	3825	114750	1377000	1445850
<b>Total variable Expense (B)</b>	3,825	114750	1377000	1445850
<b>Contribution Margin (CM) [C=(A-B)</b>	675	20250	243000	255150
<b>Less Variable Expense</b>				
Rent		1,500	18000	18,000
Electricity bill		500	6000	6500
Transportation		500	6000	6,500
Salary (self)		5000	60000	60000
Generator		150	1800	1800
Mobile bill		400	4800	4900
<b>Total fixed cost (D)</b>		8,050	94,800	95,900
<b>Net Profit (E)= [C-D]</b>		12200	146400	159,250
Investment Payback			<b>30,000</b>	<b>30,000</b>



# 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	146,400	159,250
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		116,400
	<b>Total Cash Inflow</b>	196400	275650
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
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	116,400	245650

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 12 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

