

## Proposed NU Business Name: **TAMIM SHOPING CENTER**



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Mawna Unit, Gazipur

Project verified by: Md :Siddiqur Rahman



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

Name	:	<b>AMINUL</b>
Age	:	01-01-1988 ( 29 Years )
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Abder P.O: Talihati 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>BEGOM</b>
(iii) Father's name	:	<b>TAHER ALI</b>
(iv) GB member's info	:	Branch: Gazipur, Centre # 05 (Female), Member ID: 1145/1, Group No: 02 Member since: 24-04-2000 (15Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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	:	07 years experience in 07 Years running business. He has no training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-644363
Mother's Contact No.	:	01683-053312
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Unit, Mawna,Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BEGUM** joined Grameen Bank since 15 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	:	<b>TAMIM SHOPING CENTER</b>
Location	:	Jonia bazar Sreepur Gazipur,
Total Investment in BDT	:	BDT 3,70,000/-
Financing	:	Self BDT 3,00,000/-(from existing business) 81% Required Investment BDT 70,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 10 ft= 80 square ft
Security of the shop	:	1,60,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Share,Lungi,Three Pice,Shirt,etc</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee..</li> <li>▪The shop is rented.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

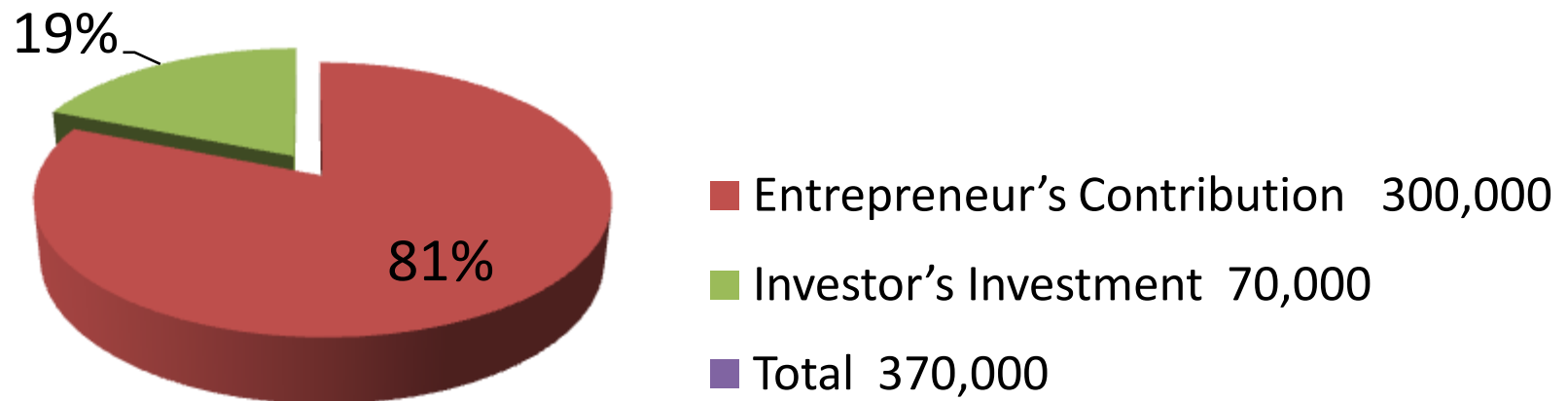
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Garments items	3,700	1,11,000	1,332,000
<b>Total Sales (A)</b>	3,700	1,11,000	1,332,000
<b>Less Variable Expense</b>			
Garments items	3,145	94,350	1,132,200
<b>Total variable Expense (B)</b>	3,145	94,350	1,132,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	5,55	16,650	1,99,800
<b>Less Variable Expense</b>			
Rent		1,200	14,400
Electricity bill		3,00	3,600
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
Mobile bill		2,00	2,400
<b>Total fixed cost (D)</b>		8,400	1,00,800
<b>Net Profit (E)= [C-D]</b>		8,250	99,000

## Investment Breakdown

Particulars	Existing	Proposed	Total
Sharee	36,000	22,500	58,500
Longi	26,600	19,000	45,600
Three pic	17,500	10,500	28,000
Pant	20,000	12,000	32,000
Shart	15,000	6,000	21,000
Baby cloth	9,600	0	9,600
Other	15,300	0	15,300
Security	1,60,000		
	3,00,000	70,000	3,70,000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Garments items	6,000	1,80,000	2160000	2268000
<b>Total Sales (A)</b>	6,000	1,80,000	2160000	2268000
<b>Less Variable Expense</b>				
Garments items	5,100	1,53,000	1836000	1927800
<b>Total variable Expense (B)</b>	5,100	1,53,000	1836000	1927800
<b>Contribution Margin (CM) [C=(A-B)</b>	9,00	27,000	3,24,000	3,40,200
<b>Less Variable Expense</b>				
Rent		1,200	14,400	14,400
Electricity bill		5,00	6,000	6,200
Transportation		1,700	20,400	21,000
Salary (Self)		5,000	60,000	60,000
Salary (Staff)		4,000	48,000	48,000
Entertainment		3,00	3,600	3,800
Mobile bill		3,00	3,600	3,800
<b>Total fixed cost (D)</b>		13,000	1,56,000	1,57,200
<b>Net Profit (E)= [C-D]</b>		14,000	1,68,000	1,83,000
Investment Payback			<b>42,000</b>	<b>42,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	1,68,000	1,83,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,26,000
	<b>Total Cash Inflow</b>	<b>2,38,000</b>	<b>3,09,000</b>
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>42,000</b>
3	<b>Net Cash Surplus</b>	<b>1,26,000</b>	<b>2,67,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 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

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# FAMILY PICTURE

# FAMILY PICTURE

