

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



Project identification and prepared by: Md. Delower Hossain,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta5***

Name	:	<b>MD. SHAMIM FOKIR</b>
Age	:	02-03-1984 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Doughter 1 Son
No. of siblings:	:	Nil
Address	:	Vill: Kapashia, P.O: Kapashia, P.S: Kapashia, 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>LATE. SUFIYA</b>
(iii) Husband's name	:	<b>LATE . MAJBA UDDIN</b>
(iv) GB member's info	:	Branch: Kapashia, Centre # 15 (Female), Member ID: 4507, Group No: 01 Member since: 01/03/1990 to 2005 (15 Years) First Loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 30,000/- Outstanding Loan: Nil
(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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Garej Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-688510
Husband's Contact No.	:	01996-322458
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE. SUFIYA** joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAMIM STORE</b>
Location	:	Kapashia, Gazipur
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000 (from existing business) 44% Required Investment BDT 50,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 06 ft= 60 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Bakery Items, Pouder, Shampu ,Soap, Oil,Tea, Betel Leaf etc</li><li>▪Average 15 % gain on sale.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Kapasia, Gazipur</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

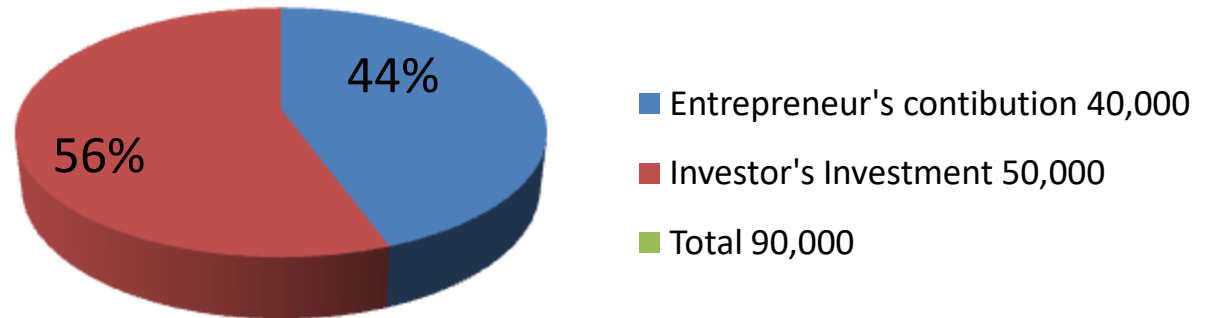
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Other goods etc	2000	60,000	7,20,000
Tea, Betel Leaf	<b>2000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Total Sales (A)</b>			
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Tea, Betel Leaf etc	1,700	51,000	6,12,000
<b>Total variable Expense (B)</b>	<b>1,700</b>	<b>51,000</b>	<b>6,12,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		250	3,000
Transportation		100	1,200
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		50	600
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>4,850</b>	<b>58,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,150</b>	<b>49,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	10,000	-	-	10,000	20,000
Soap	250	40	10,000	200	40	8,000	18,000
Shampu	-	-	1,000	80	100	8,000	9,000
Pouder	40	50	2,000	100	80	8,000	10,000
Oil	30	100	3,000	-	-	-	3,000
Snow/Pouder	50	80	4,000	-	-	-	4,000
Mahedi	50	40	2,000	-	-	-	2,000
Betel Leaf	-	-	600	-	-	3,000	3,600
Confectionary	-	-	2,000	-	-	6,000	8,000
Others	-	-	5,400	-	-	7,000	12,400
<b>Total</b>			<b>40,000</b>			<b>50,000</b>	<b>90,000</b>

## Source of Finance



<b>BDT (TK)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year(+5%)</b>	<b>3rd year (+5%)</b>
<b>Revenue (sales)</b>					
Rice, Pulse, Salt, Bakery Items, Cold drinks, Oil, Other goods etc	2,200	66,000	7,92,000	8,31,600	8,73,180
Tea, Betel Leaf	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>	<b>11,34,000</b>	<b>11,90,700</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Salt, Bakery Items, Cold drinks, Oil, Tea, Betel Leaf etc	2,550	76,500	9,18,000	9,63,900	10,12,095
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>9,18,000</b>	<b>9,63,900</b>	<b>10,12,095</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>1,62,000</b>	<b>1,70,100</b>	<b>1,78,605</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		300	3,600	3,800	4,000
Transportation		300	3,600	4,500	5,500
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Generator		50	600	600	600
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,150</b>	<b>73,800</b>	<b>75,200</b>	<b>76,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,350</b>	<b>88,200</b>	<b>94,900</b>	<b>1,02,005</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	88,200	94,900	1,02,005
1.4	Opening Balance of Cash Surplus		64,200	1,35,100
	<b>Total Cash Inflow</b>	<b>1,48,200</b>	<b>1,59,100</b>	<b>2,37,105</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,200</b>	<b>1,35,100</b>	<b>2,13,105</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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



প্রাথমিক শক্তি  
সামাজিক উন্নয়ন

গ্রামীণ শক্তি



প্রস্তাবিত নবীন

কাম্বোজীয়া স্টোর  
কোম্পানিসিয়ার, গাভীপু

প্ত জীবন বৃত্তান্ত:







