

Proposed NU Business Name: **SHIMUL STORE**



Project identification and prepared by: Md : Aniser Rahaman,  
Porshuram, Feni

Project verified by: Shushanto Byashas



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

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

Name	:	<b>MOHAMMAD HOSSEN</b>
Age	:	18-01-1984 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill :Dakhin Belapara, P.O: Porshuram, P.S: Porshuram, Dist: Feni
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>RAHIMA AKTHER</b>
(iii) Father's name	:	<b>Late: ABDULBASHED</b>
(iv) GB member's info	:	Member No-7753, Centre # 22 Female), Group No:03 First loan: BDT 3000/- Existing loan: BDT 24,000/- Outstanding loan: BDT 24000 /- :
Further Information:		Mother
(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..	:	

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	01850-007373
Entrepreneur Contact No.	:	-
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit ,Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

**RAHIMA AKTHER** joined Grameen Bank since 07 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

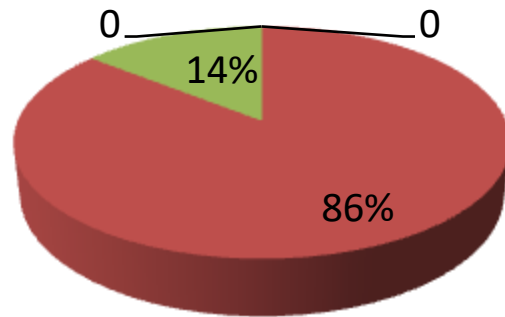
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHIMUL STORE</b>
Location	:	Mukterbari road dakhin kolapara, Porshuram, Feni
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 300,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20ft= 600 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has run the business like as store</li><li>▪ Gaine on sales 15%.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The farm is rented.</li><li>▪ Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent			0
Electric Bill		1300	15600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Mobile Bill		200	2400
Total Fixed Cost (D)		7300	87600
Net Profit (E)= [C-D]		5300	63600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	20	2,500	50,000				50,000
Dal	8	4,200	33,600				33,600
Soap	300	55	16,500				16,500
Sugar	5	5000	25,000				25,000
Flour	8	4200	33,600				33,600
Oil	200	90	18,000				18,000
Security			50,000				50,000
Others			73,300			8,000	81,300
Partol			0	3	9000	27,000	27,000
Dieasel			0	3	5000	15,000	15,000
	541	16045	300000	6	14,000	50,000	350,000

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 50,000
- Total 350,000

### Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>	<b>1309770</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	2805	84150	1009800	1060290	1113305
<b>Total Variable Expense</b>	<b>2805</b>	<b>84150</b>	<b>1009800</b>	<b>1060290</b>	<b>1113305</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>495</b>	<b>14850</b>	<b>178200</b>	<b>187110</b>	<b>196466</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		1300	15600	15900	16200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>7300</b>	<b>87600</b>	<b>88300</b>	<b>89015</b>
<b>Net Profit (E)= [C-D]</b>		<b>7550</b>	<b>90600</b>	<b>95130</b>	<b>99887</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	90,600	95130	99886.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70600	145730
	<b>Total Cash Inflow</b>	<b>140,600</b>	<b>165,730</b>	<b>245,617</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,600</b>	<b>145,730</b>	<b>225,617</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













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# FAMILY PICTURE

