

## Proposed NU Business Name: M/S SHIMUL STORE



Project identification and prepared by :Md.Anarul Islam  
Mawna Unit, Gazipur  
Project verified by: Md:Siddiqur Rahman



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

Name	:	<b>SHEIK SHIMUL HASAN</b>
Age	:	23-06-1996(22 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	03Brothers 01 sister.
Address	:	Vill:Mawna, P.O:Mawna P.S:Sreepur Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	<b>SHAJADA</b>
(iii) Father's name	:	<b>MD.MOIJUDDIN</b>
(iv) GB member's info	:	Branch:Mawna, Sreepur , Centre # 41 (Female), Member ID: 7100, Group No: 04 Member since:27-05-1995-2005 (20Years) First loan: BDT 5,000Taka.
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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01930-486403
Family's Contact No.	:	01724-6052844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Sajada Bagum:** Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SHIMUL STORE</b>
Location	:	Noyonpur,Sreepur,Gazipur.
Total Investment in BDT	:	BD 3,50,000/-
Financing	:	Self BDT 2,50,000(from existing business) 71% Required Investment BDT 1,00,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 15ft= 150 Square ft
Security of the shop	:	3,50,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice,Dail,Oile,Shop, Etc business.</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>▪Collects goods from Mawna.</li><li>▪Agreed grace period is 3 months.</li></ul>

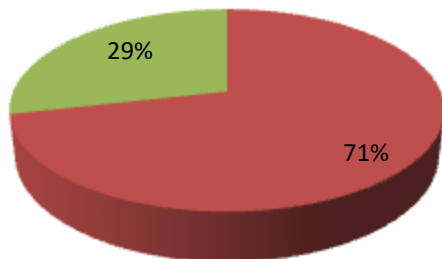
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice,Dail,Oil,Shop,Etc	5,500	1,65,000	1,980,000
<b>Total Sales (A)</b>	5,500	1,65,000	1,980,000
<b>Less. Variable Expense</b>			
Rice,Dail,Oil,Shop,Etc	4,675	1,40,250	1,683,000
<b>Total variable Expense (B)</b>	4,675	1,40,250	1,680,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	8,25	24,750	2,97,000
<b>Less. Fixed Expense</b>			
Rant		2,000	24000
Electricity bill		1,000	12,000
Transportation		4,000	48,000
Salary (self)		5,000	60,000
Entertainment		400	4,800
Guard		500	6000
Genaretor		500	6,,000
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>13,700</b>	<b>1,64,400</b>
<b>Net Profit (E) [C-D]</b>		<b>11,050</b>	<b>1,32,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	10	2400	24,000	10	2400	24,000	48,000
Dall	4	5000	20,000	4	5000	20,000	40,000
Oil	2	16000	32,000				32,000
Ata	6	2500	15,000	16	2000	32,000	47,000
SoftDrink	50	550	27,500				27,500
Shop			20,000				20,000
Cow	2	50000	1,00,000				1,00,000
Others			12,500			24000	36,500
<b>Total</b>			<b>2,50,000</b>			<b>1,00,000</b>	<b>3,50,000</b>

## Source of Finance



■ Entrepreneur's Contribution 250,000

■ Investor's Investment 100,000

■ Total 350,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,Dail,Oil,Shop,Etc	8000	240000	2880000	3024000	3175200
<b>Total Sales(A)</b>	<b>8000</b>	<b>240000</b>	<b>2880000</b>	<b>3024000</b>	<b>3175200</b>
<b>Less Variable Expense (B)</b>					
Rice,Dail,Oil,Shop,Etc	6800	204000	2448000	2570400	2698920
<b>Total Variable Expense</b>	<b>6800</b>	<b>204000</b>	<b>2448000</b>	<b>2570400</b>	<b>2698920</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Less Fixed Expense</b>					
Rent		2,000	24000	24000	24000
Electric Bill		2,000	24000	288000	3456000
Transportaion		6,000	72000	75600	79380
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		700	8400	8400	8400
Entertainment		600	7200	7200	7200
Guard		600	7200	7200	7200
Generator		600	7200	7200	7200
Mobile Bill		700	8400	0	0
<b>Total Fixed Cost (D)</b>		<b>18200</b>	<b>211200</b>	<b>470400</b>	<b>3642180</b>
<b>Net Profit (E)= [C-D]</b>		<b>17800</b>	<b>213600</b>	<b>224280</b>	<b>235494</b>
<b>Investment Pay Back</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</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	100,000		
1.2	Net Profit	213,600	224280	235494
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		173600	357880
	<b>Total Cash Inflow</b>	<b>313,600</b>	<b>397,880</b>	<b>593,374</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>173,600</b>	<b>357,880</b>	<b>553,374</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 shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







ডাউন, ডাউন, আদে, ময়দা, চিনি-  
বকী, মুদি ও কসমেটিকস মনোগ্রী  
টি ও খুচরা বিক্রি করা হয়।

# মেসার্স শিমুল ষ্টোর

প্রোঃ মোঃ মাইজ উদ্দিন

ঘোলা মার্কেট, বাসলুয়া গ্রীপ, পানচুপ  
শিমুল : 01930-486403  
মাইজ উদ্দিন : 01724-605244



# FAMILY PICTURE

