

Proposed NU Business Name: **SHAFIK STORE**



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Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAFIK
Age	:	10-10-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Ufolki, P.O: Borati, P.S: Mirjapur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	ROKEYA BEGUM
(iii) Father's name	:	MD NASIR UDDIN
(iv) GB member's info	:	Branch: Jamurkee Mirjapur, Centre # 27 (Male), Member ID: 3092, Group No: 02 Member since:24-05-1986 (29 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000/-, Outstanding loan: BDT 21,740/-
(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	:	Four years experience in running business. He has no training
Other Own/Family Sources of Income	:	Foreign remittance
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01623-455278
Mother's Contact No.	:	01620-681439
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD NASIR UDDIN joined Grameen Bank since 06 years ago. At first he took 10,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAFIK STORE
Location	:	Ufolki Bazaar, Mirjapur, Tangail
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	:	15 ft x 9 ft= 135 square ft
Security of the shop	:	BDT 40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Biscuit, Oil etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Pakulla.▪Agreed grace period is 4 months.

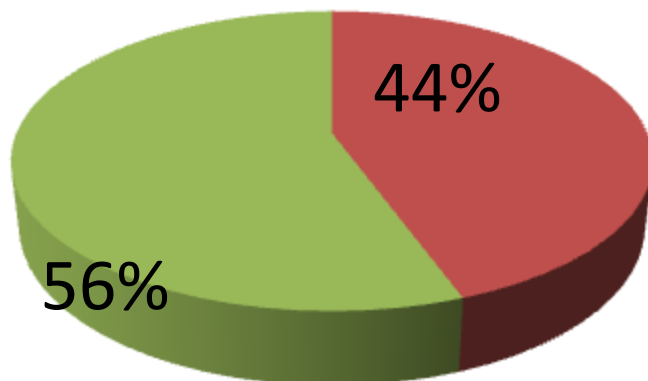
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Grocery Item	1,870	56,100	673,200
Total variable Expense (B)	1,870	56,100	673,200
Contribution Margin (CM) [C=(A-B)]	330	9,900	118,800
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		150	1,800
Salary (self)		4,000	48,000
Transportation		500	6,000
Entertainment		150	1,800
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (30 x 30)	900	8,000	8,900
Pulse (7 x 132)	924	6,600	7,524
Sugar (10 x 42)	420	6,300	6,720
Biscuit (100 x 30)	3,000	0	3,000
Soft Drinks (3 x 500)	1,500	5,000	6,500
Oil, Salt, Egg, Noodles	5,000	15,000	20,000
Cosmetics	3,000	9,100	12,100
Washing Powder, Soap etc	5,256	0	5,256
Fridge	20,000	0	20,000
Total	40,000	50,000	90,000

Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 50,000

■ Total 90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	3,200	96,000	1,152,000	1,209,600
Total Sales (A)	3,200	96,000	1,152,000	1,209,600
Less. Variable Expense				
Grocery Item	2,720	81,600	979,200	1,028,160
Total variable Expense (B)	2,720	81,600	979,200	1,028,160
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		300	3,600	4,000
Mobile Bill		250	3,000	3,500
Salary (self)		4,000	48,000	38,000
Transportation		700	8,400	10,500
Entertainment		150	1,800	2,000
Non Cash Item				
Depreciation		333	4,000	4,000
Total Fixed Cost		6,233	74,800	68,000
Net Profit (E) [C-D]		8,167	98,000	113,440
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	98,000	113,440
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		72,000
	Total Cash Inflow	152,000	189,440
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	72,000	159,440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0,
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















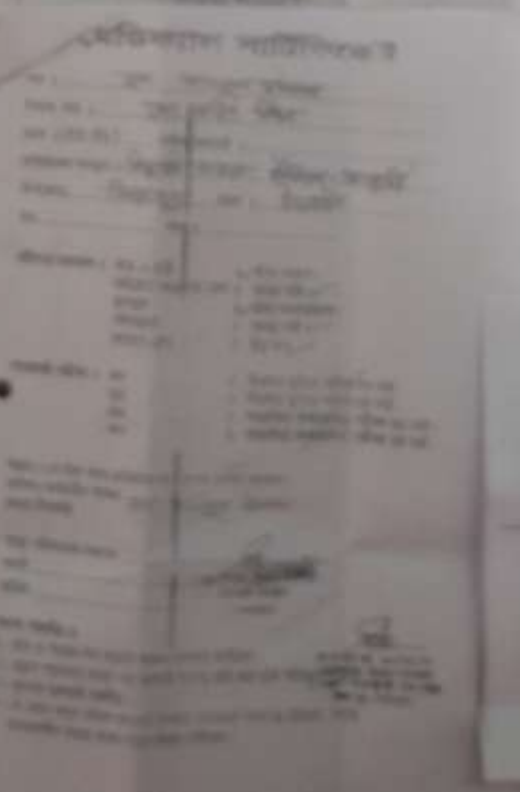


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FAMILY PICTURE

