

Proposed NU Business Name: **SHAMIM STORE**



Project identification and prepared by: Md. Kajem Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMIM AHMED
Age	:	15/05/1995 (22 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	
No. of siblings:	:	2 SisterS
Address	:	Vill: Itahata, P.O: Koddabajar, P.S: Gazipur Sadar0, 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	:	SHAHIDA PARVIN
(iii) Father's name	:	NOZRUL ISLAM
(iv) GB member's info	:	Branch: Bashon, Centre # 26(Female), Member ID: 1953/1, Group No: 01 Member since: 05-06-2006 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 30014
(v) Who pays GB loan installment	:	N/A
(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	:	08 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.	:	01910629487
Mother's Contact No.	:	0193359984
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHIDA PARVIN joined Grameen Bank since 10 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	:	SHAMIM STORE
Location	:	Koddabajar, Gazipur
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/-(from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Konabari, Joydebpur.▪Agreed grace period is 3 months.

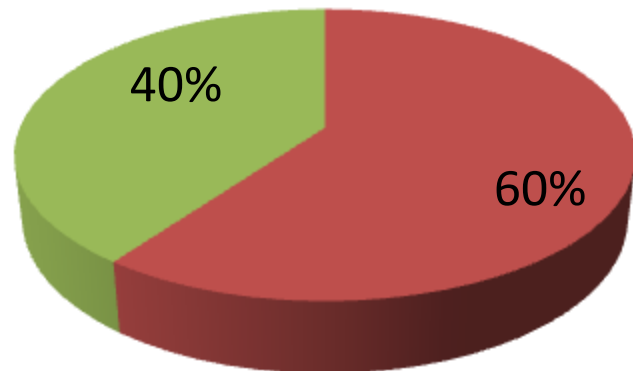
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Grocery Item	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity bill		500	6,000
Mobile Bill		150	1,800
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3,600
Generator bill		100	1,200
Total fixed Cost (D)		9,350	112,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks	12,600	15,000	27,600
Cosmetics	40,000	30,000	70,000
Oil	30,000	20,000	50,000
Biscuit, Chanachur	20,000	10,000	30,000
Ice-cream	10,000	5000	15,000
Pen, Khata	5,000	0	5,000
Hardware item	20,000	15000	35,000
Sugar, Salt, Atta, Flour	12,400	5000	17,400
Total	150,000	100,000	250,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 100,000

■ Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,950	148,500	1,782,000	1,871,100
Total Sales (A)	4,950	148,500	1,782,000	1,871,100
Less. Variable Expense				
Grocery Item	4,208	126,225	1,514,700	1,590,435
Total variable Expense (B)	4,208	126,225	1,514,700	1,590,435
Contribution Margin (CM) [C=(A-B)]	743	22,275	267,300	280,665
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity bill		500	6,000	7,000
Mobile Bill		250	3,000	4,000
Transportation		500	6,000	8,000
Salary (self)		5,000	60,000	60,000
Entertainment		300	3,600	4,000
Generator bill		100	1,200	1,500
Total Fixed Cost		9,650	115,800	120,500
Net Profit (E) [C-D]		12,625	151,500	160,165
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	151,500	160,165
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		91,500
	Total Cash Inflow	251,500	251,665
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	91,500	191,665

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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

কাপড়কে করে তোলে
নতুনের মতো সাদা

Rin

শাস্মীম স্টোর









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৳১০০

শাকাম খবর আড়াটিয়া হুজি-পত্র মনিল
সংখ্যা- ২০০২০০৭ (৪৫ নং) টিকা
৪৫ নং টিকা- ২০০২০০৭ (৪৫ নং) টিকা
০১০১ - ০২ (৪৫) নং

১০০ পয়সা টিকা (৪৫ নং) টিকা- ৪৫ নং টিকা
১০০ পয়সা টিকা (৪৫ নং) টিকা- ৪৫ নং টিকা
১০০ পয়সা টিকা (৪৫ নং) টিকা- ৪৫ নং টিকা
১০০ পয়সা টিকা (৪৫ নং) টিকা- ৪৫ নং টিকা



শাকাম খবর



Form with handwritten details including name 'জাকির হোসেন', address '১০০, মাদার স্কুল', and other personal information.

Signature and stamp area at the bottom of the form.

গণপ্রজাতন্ত্রী বাংলাদেশ
আওয়ামী লীগের কার্যালয়

জন্ম সনদ
(৪৫ নং টিকা- ০২)

Form for birth certificate with handwritten details including name 'জাকির হোসেন', date '০২-০৩-১৯৮০', and other information.

Signature and stamp area at the bottom of the birth certificate.

FAMILY PICTURE

