

Proposed NU Business Name: **SHIBLU STORE**



Project identification and prepared by: Md Mazharul Islam
Bogura Sadar Unit, Bogura

Project verified by: Md Mazharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHIBLU MIA
Age	:	14-09-88 (28 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill: Gopalbari P.O: Polli Mangal hat, P.S: Bogura, Dist: Bogura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST SAHERA BEGUM
(iii) Father's name	:	MD AJMAT ALI
(iv) GB member's info	:	Branch: Shakharia , Centre # 73 (Female), Member ID: 5325, Group No: 01 Member since: 14-08-2005 to 2012(07 Years) First loan: BDT 8000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: BDT 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. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-146058
Mother's Contact No.	:	01720-411236
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogura Sadar, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAHERA BEGUM joined Grameen Bank since 07 years ago. At first she took 8000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIBLU STORE
Location	:	Pollimangal hat, Bogura Sadar, Bogura
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000 (from existing business) 67% Required Investment BDT 50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 08 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil,Sopa, Salt, Rice etc.▪The shop is in own rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Raja Baazar, Bogura▪Agreed grace period is 3 months.

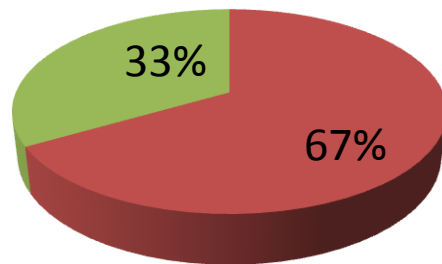
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Betel leaf, bakery, chips etc.	3400	102000	1224000
Total Sales (A)	3400	102000	1224000
Less Variable Expense			
Betel leaf, bakery, chips etc.	2890	86700	1040400
Total variable Expense (B)	2,890	86700	1040400
Contribution Margin (CM) [C=(A-B)]	510	15300	183600
Less Variable Expense			
Rent		1,000	12000
Electricity bill		400	4800
Transportation		50	600
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		150	1800
Total fixed cost (D)		6,900	82800
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Oil	200	95	19,000	200	95	19,000	38,000
Soap	300	30	9,000		0	0	9,000
Salt	200	38	7,600	0	0	0	7,600
Atta	50	27	1,350	0	0	0	1,350
Sugar	1	3400	3,400	5	3400	17,000	20,400
Rice	1	2000	2,000	7	2000	14,000	16,000
Cosmetics	1	10000	10,000	0	0	0	10,000
Wheel Powder	150	50	7,500	0	0	0	7,500
Coil	50	50	2,500	0	0	0	2,500
Others	1	7650	7,650	0	0	0	7,650
Security	1	30000	30,000	0	0	0	30,000
	955	0	100,000	212	0	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Betel leaf, bakery, chips etc.	5200	156000	1872000	1965600
Total Sales (A)	5200	156000	1872000	1965600
Less Variable Expense				
Betel leaf, bakery, chips etc.	4420	132600	1591200	1670760
Total variable Expense (B)	4,420	132600	1591200	1670760
Contribution Margin (CM) [C=(A-B)	780	23400	280800	294840
Less Variable Expense				
Rent		1,000	12000	12,000
Electricity bill		600	7200	7,200
Transportation		100	1,200	1,200
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Mobile bill		200	2400	2600
Total fixed cost (D)		7,200	86,400	86,600
Net Profit (E)= [C-D]		16200	194400	208,240
Investment Payback			30,000	30,000

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

SR#	<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	194,400	208,240
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		164,400
	Total Cash Inflow	244400	372640
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	164,400	342640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









পাওয়ার
নতুন Power ACTION
শিবলু স্টোর

ACI MO

শিবলু স্টোর
শিবলু স্টোর

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the Peoples' Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

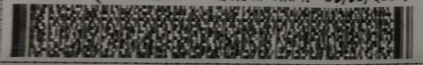
নাম: মোঃ শিবলু মিয়া
 Name: Md Siblu Mia
 পিতা: মোঃ আজমত আলী
 মাতা: মোছাঃ সাহেরা বেগম
 Date of Birth: 14 Sep 1988
 ID NO: 1022019187195

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকর্তা ব্যক্তি অন্ত
 কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: শাখারিয়া দক্ষিণ পাড়া, রাস্তা নং/নাম: শাখারিয়া, ডাকঘর: পল্লীমঙ্গল হাট -
 ৫৮০০, বগুড়া সদর, বগুড়া পৌরসভা, বগুড়া

বৈধতা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০১/১০/২০০৭



ভালো পত্র

আমরা এই পত্র ভালো পত্র ভেঙে
 ফেলি, (নাম: মোঃ শিবলু মিয়া, মাতা -
 মোঃ আজমত আলী, পিতা: মোঃ আজমত আলী
 মাতা: মোছাঃ সাহেরা বেগম, ডাকঘর: পল্লীমঙ্গল হাট -
 ৫৮০০, বগুড়া সদর, বগুড়া পৌরসভা, বগুড়া।
 মাতা: মোছাঃ সাহেরা বেগম, ডাকঘর: পল্লীমঙ্গল হাট -
 ৫৮০০, বগুড়া সদর, বগুড়া পৌরসভা, বগুড়া।
 মোঃ শিবলু মিয়া, মোঃ শিবলু মিয়া (মাতা ও পিতা)
 মোঃ শিবলু মিয়া, মোঃ শিবলু মিয়া

আমরা মোঃ শিবলু মিয়া

১। মোঃ শিবলু মিয়া - মোঃ শিবলু মিয়া
 ২। মোঃ শিবলু মিয়া - মোঃ শিবলু মিয়া
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FAMILY PICTURE

