

Proposed NU Business Name: **SHAMIM STORE**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOHOSHIN HOSSEN
Age	:	07-10-1996 (21 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: North Kalma, P.O: Dairy Farm, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MORIOM BEGUM
(iii) Father's name	:	MD. JAFOR IQBAL
(iv) GB member's info	:	Branch: Ashulia, Centre # 17 (Female), Member ID: 1606/1, Group No: 06 Member since: 02-09-2000 (17 years) First loan: BDT 2,500/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(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	:	1 years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01980-778498
Mother's Contact No.	:	01916-809742
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIOM BEGUM joined Grameen Bank since 17 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

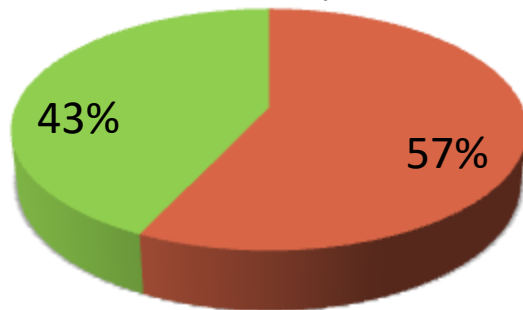
Business Name	:	SHAMIM STORE
Location	:	North Kalma, Savar, Dhaka.
Total Investment in BDT	:	BDT 1,05,000/-
Financing	:	Self BDT 55,000(from existing business) 57% Required Investment BDT 50,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 11 ft = 132 square ft
Security of the shop	:	0/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Cold drinks, Chanachur, Biscuit, Cosmetics etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employee. ▪He is doing his business in Own place. ▪Collects goods from Savar. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grossary item	2500	75000	900000
	0	0	0
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Grossary item	2125	63750	765000
Total variable Expense (B)	2,125	63750	765000
Contribution Margin (CM) [C=(A-B)	375	11250	135000
Less Variable Expense			
Rent		0	0
Electricity bill		600	7200
Transportation		800	9600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		150	1800
Generator		150	1800
Bank charge		0	0
Mobile bill		200	2400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	5	2000	10,000	8	2,000	16,000	26,000
Puls	1	4000	4,000	2	4000	8,000	12,000
Oil	64	85	5,440	64	85	5,440	10,880
Sugar	0	0	0	1	2800	2,800	2,800
Soft drinks	10	650	6,500	12	650	7,800	14,300
Biscuit	21	400	8,400			0	8,400
Cosmetics	0	0	5,000			8,000	13,000
Chips``	2	650	1,300			0	1,300
Egg, Muri. Chokots			14,610			1,960	16,120
.Coial, Pen, paper						0	
						0	
				0	0	0	
Total			55250	87	9,535	50000	105,000

Source of Finance



- Entrepreneur's Contribution's =55000
- Investor Investment's =50000
- Total = 1,05,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grossary item	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Grossary item	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		1,000	12000	144000	1728000
Transportaion		5000	60000	63000	66150
Salary (Self)		0	0	0	0
Salary (Staff)		400	4800	4800	4800
Entertainment		150	1800	1800	1800
Guard		150	1800	1800	1800
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		7800	93600	223800	1810950
Net Profit (E)= [C-D]		5700	68400	71820	75411
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	68,400	71820	75411
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48400	100220
	Total Cash Inflow	118,400	120,220	175,631
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	48,400	100,220	155,631

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; North Kalma, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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FAMILY PICTURE

