

**Proposed NU Business Name: SHAHIN COKARIES**

Project identification and prepared by: Golam Rasul,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD SHAHIN</b>
Age	:	02-09-1989 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nane
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: North Panam P.O: Mirkadim P.S: Munshiganj Sadar ,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHAHIDA BEGUM</b>
(iii) Father's name	:	<b>MD SAHIDUL ISLAM</b>
(iv) GB member's info	:	Branch: Rampal Centre # 20 (Female), Member ID: 5804/3, Group No: 01 Member since: 01-02-1990( 10 Years) First loan: BDT 5,000/-
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	:	Three years experience in running business. He has training two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-484282
Father's Contact No.	:	01957-699382
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHIDA BEGUM** 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	:	<b>SHAHIN COKARIES</b>
Location	:	North Panam, Mirkadim Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 160,400/-
Financing	:	Self BDT 100,400(from existing business) 63% Required Investment BDT 60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 7 ft= 105 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Cokaries item,cosmeties item,dinar set,plstic item etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing One employee.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Coak bazar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

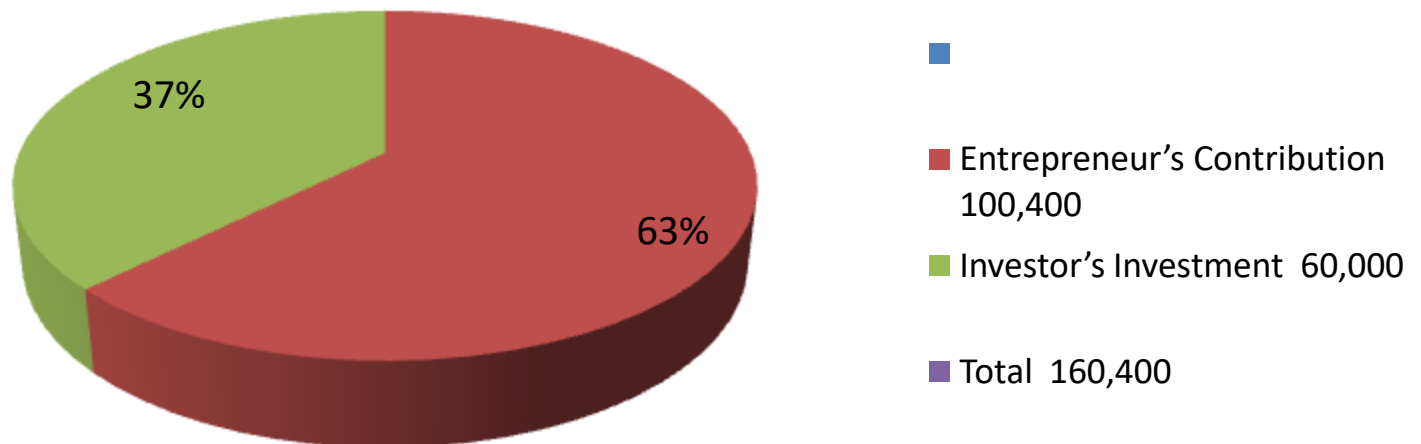
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics & Cokaries Item	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Cosmetics & Cokaries Item	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Transport		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Entertainment		300	3,600
Guard		100	1,200
Genaretor		100	1,200
<b>Total fixed Cost (D)</b>		<b>13,800</b>	<b>165,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,200</b>	<b>50,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Dinar set ( 2*2200)	4,400	6,600	11,000
Plander (6*1600)	9,600		9,600
Pesher cokar (2*1400)	2,900		2,900
Flay pen (5*900)	4,500	30,000	34,500
Plastic+Cosmeties item	35,000	20,000	55,000
Cokaries+italyano	36,000		66,000
Other	8,000	3,400	11,400
<b>Total</b>	<b>100,400</b>	<b>60,000</b>	<b>160,400</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Cosmetics &Cokaries Item	3,500	105,000	12,60,000	13,23,000	13,89,150
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>12,60,000</b>	<b>13,23,000</b>	<b>13,89,150</b>
<b>Less. Variable Expense</b>					
Cosmetics &Cokaries Item	2,800	84,000	10,08,000	10,58,400	11,11,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>10,08,000</b>	<b>10,58,400</b>	<b>11,11,320</b>
<b>Contribution Margin (CM)</b> [C=(A-B)]	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	30,000	30,000
Transport		2,000	24,000	24,200	24,400
Electricity Bill		500	6,000	6,000	6,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Genaretor		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>13,800</b>	<b>165,600</b>	<b>165,900</b>	<b>166,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>	<b>98,700</b>	<b>111,630</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>86,400</b>	<b>98,700</b>	<b>111,630</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		62,400	129,100
	<b>Total Cash Inflow</b>	<b>146,400</b>	<b>153,100</b>	<b>240,730</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>24,000</b>	<b>24,000</b>	<b>24,000</b>
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>62,400</b>	<b>129,100</b>	<b>216,730</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 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



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মোবঃ ১০১৭২০-৪৯০১৭৭


350W



Handwritten notes and papers on the counter.

Handwritten text on a piece of paper, possibly a receipt or note.

















# FAMILY PICTURE