

## Proposed NU Business Name: SHIMUL STORE



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Md. Abu Bakkar Siddique



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

Name	:	<b>MD. RASEL MIAH</b>
Age	:	12-08-1983 ( 30 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	0 Dauther 0 Son
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: West Ghatail ,P.O: Ghatail ,P.S: Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rezia Begum
(iii) Father's name	:	Abul Kashem
(iv) GB member's info	:	Branch: Ghatail, Centre # (Female), Member ID: , Group No: 0 Member since: 00-00-2000 ( Years) First loan: BDT = ,000 /- Outstanding loan:= 0/-
Further Information:		
(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 & Skill Own Business and Training Info	:	0 years of business experience. : 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.	:	01722-927863
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rezia** joined Grameen Bank since 00 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHIMUL STORE</b>
Location	:	Ghatail Bazar,Ghatail.
Total Investment in BDT	:	BDT 477,000/-
Financing	:	Self BDT 327,000/- (from existing business) 69 % Required Investment BDT 150,000/- (as equity) 31 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 58,000
Size of shop	:	08 ft x 10 ft= 80 square ft
Security of the shop	:	BDT 100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Biscuit,Cake Icecream,Bekari,Cosmetics,Bikash,Flexi,Soft Drinks, etc.</li><li>▪Average 15 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b>employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Ghatail .</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biscuit,Cake Icecream,Bekari,Cosmetics,Bikash,Flexi,Soft Drinks, etc.	4,500	135,000	1,620,000
Biskash & Flexiload	52,000	1,560,000	18,720,000
<b>Total Sales (A)</b>	<b>56,500</b>	<b>1,695,000</b>	<b>20,340,000</b>
<b>Less. Variable Expense</b>			
Biscuit,Cake Icecream,Bekari,Cosmetics,Bikash,Flexi,Soft Drinks, etc.	55,644	1,669,320	20,031,840
	0	0	0
<b>Total variable Expense (B)</b>	<b>55,644</b>	<b>1,669,320</b>	<b>20,031,840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>856</b>	<b>25,680</b>	<b>308,160</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		1000	12,000
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
Guard		100	1,200
Generator		100	1,200
<b>Total fixed Cost (D)</b>		<b>13,300</b>	<b>159,600</b>
<b>Net Profit (E) [C-D]</b>		<b>12,380</b>	<b>148,560</b>

## Investment Breakdown

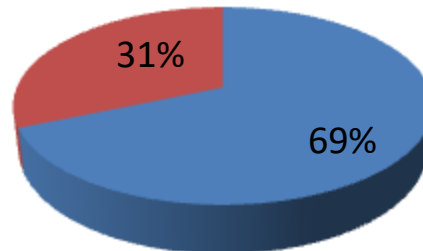
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Biscuit	50	300	15000	Biscuit	50	300	15,000	30,000
Cake,Ice Cream	1	5000	5000				0	5,000
Bekari	1	20000	20000				0	20,000
Cosmetics	1	5000	5000	Cosmetics	1	30000	30,000	35,000
Bikash	1	120000	120000	Bikash	1	100000	100,000	220,000
Flexiload	1	20000	20000				0	20,000
Soft Drinks	40	550	22000	Soft Drinks	10	500	5,000	27,000
Freeze	1	20000	20000				0	20,000
Advanced	1	100000	100000				0	100,000
			0				0	0
			0				0	0
			0				0	0
			0	Others				0
<b>Total</b>			<b>327,000</b>				<b>150,000</b>	<b>477,000</b>

## Source of Finance

■ Entrepreneur's contibution 327000

■ Investor's Investment 150000

■ Total 477000



<b>Financial Projection</b>					
<b>BDT (TK)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year(+5%)</b>	<b>3rd year (+5%)</b>
<b>Revenue (sales)</b>					
Biscuit,Cake Icecream,Bekari,Cosmetics,Bikash,Flexi,Soft Drinks, etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
Biskash & Flexiload	52,000	1,560,000	18,720,000	19,656,000	20,638,800
<b>Total Sales (A)</b>	<b>56,500</b>	<b>1,695,000</b>	<b>20,340,000</b>	<b>21,357,000</b>	<b>22,424,850</b>
<b>Less. Variable Expense</b>					
Biscuit,Cake Icecream,Bekari,Cosmetics,Bikash,Flexi,Soft Drinks, etc.	55,569	1,667,070	20,004,840	21,005,082	22,055,336
<b>Total variable Expense (B)</b>	<b>55,569</b>	<b>1,667,070</b>	<b>20,004,840</b>	<b>21,005,082</b>	<b>22,055,336</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>931</b>	<b>27,930</b>	<b>335,160</b>	<b>351,918</b>	<b>369,514</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		1050	12,600	13,230	13,892
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		360	4,320	4,536	4,763
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
Guard		100	1,200	1,200	1,200
Generator		100	1,200	1,200	1,200
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>13,510</b>	<b>162,120</b>	<b>163,806</b>	<b>165,576</b>
<b>Net Profit (E) [C-D]</b>		<b>14,420</b>	<b>173,040</b>	<b>188,112</b>	<b>203,938</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	173,040	188,112	203,938
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		113,040	241,152
	<b>Total Cash Inflow</b>	<b>323,040</b>	<b>301,152</b>	<b>445,090</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>113,040</b>	<b>241,152</b>	<b>385,090</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business : 08 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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প্রয়োজনে পাশে বিকাশ

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bKash  
একটি ব্যাংক ব্যাংক প্রতিষ্ঠান











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 Date: 10/10/2023  
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# FAMILY PICTURE