

Proposed NU Business Name: **SHAMIM STORE**



Project identification and prepared by: MD. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMIM AHMED
Age	:	01-01-1988 (27 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: Aktertek, P.O: Kanchkura, P.S: Uttarkhan, 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	:	AMBIA KHATUN
(iii) Father's name	:	ABDUL MOTALIB
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 53 (Female), Member ID: 3991, Group No: 04 Member since: 10-07-2002 (13 Years) First loan: BDT 5,000 /-
Further Information:		Existing Loan: BDT 25,000/-, Outstanding loan: BDT 8,000/-
(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	:	Ten years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01938-749992
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA KHATUN joined Grameen Bank since 13 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	:	Aktertek, Betuli, Uttarkhan, Dhaka.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 9 ft= 72 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; Rice, Flour, Potato, Bran, Soyabin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Tea etc.▪Average 15% gain on grocery item & 50% gain on tea sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tongi, Kanchkura.▪Agreed grace period is 4 months.

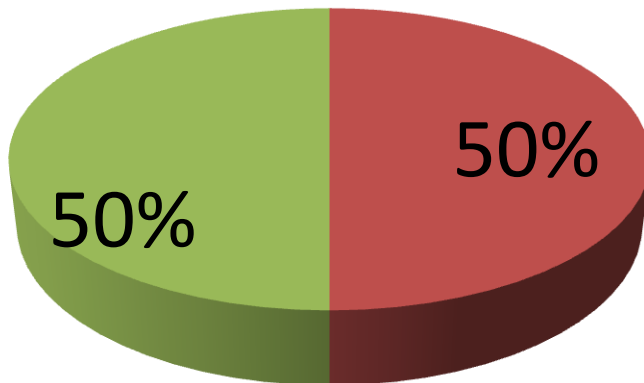
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	1,000	30,000	360,000
Tea	500	15,000	180,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Grocery item	850	25,500	306,000
Tea	250	7,500	90,000
Total variable Expense (B)	1,100	33,000	396,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity bill		250	3,000
Mobile Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Fuel		1,000	12,000
Total fixed Cost (D)		6,950	83,400
Net Profit (E) [C-D]		5,050	60,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	-	6,000	6,000
Biscuit	6,000	2,000	8,000
Chips, Chocolate	5,000	2,000	7,000
Soap, Oil	3,000	8,000	11,000
Spice	3,000	1,000	4,000
Flour, Sugar, Onion, Potato, Garlic, Egg, Tea, Milk etc	33,000	26,000	59,000
Cosmetics	-	5,000	5,000
Total	50,000	50,000	100,000

Source of Finance



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

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery item	1,550	46,500	558,000	585,900
Tea	700	21,000	252,000	264,600
Total Sales (A)	2,250	67,500	810,000	850,500
Less. Variable Expense				
Grocery item	1,318	39,525	474,300	498,015
Tea	350	10,500	126,000	132,300
Total variable Expense (B)	1,668	50,025	600,300	630,315
Contribution Margin (CM) [C=(A-B)]	583	17,475	209,700	220,185
Less. Fixed Expense				
Electricity bill		250	3,000	3,500
Mobile Bill		200	2,400	3,000
Transportation		800	9,600	11,500
Salary (self)		5,000	60,000	60,000
Fuel		1,000	12,000	14,000
Total Fixed Cost		7,250	87,000	92,000
Net Profit (E) [C-D]		10,225	122,700	128,185
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	122,700	128,185
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		92,700
	Total Cash Inflow	172,700	220,885
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	92,700	190,885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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











গ্রামীণ ব্যাংক



মহাজ্ঞানের দাশয়ই

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নাম	আম্বিয়া রত্ন
কেন্দ্রের নাম	বুদ্ধি অর্জনে প্রতিষ্ঠা
শাখা	দক্ষিণবান উত্তরা শাখা

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গ্রামীণ ব্যাংক



মহাজ্ঞানের দাশবই

তারিখ:



নাম	আমিয়া রত্ন
কেন্দ্রের নাম	বুঙ্গা অঞ্চল কেন্দ্র
শাখা	দক্ষিণাঞ্চল উত্তর শাখা

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



নাম: শামীম আহমেদ
Name: Shamim Ahmed

পিতা: আ: মোতালিব
মাতা: আদ্বিয়া খাতুন

Date of Birth: 01 Jan 1988

ID NO: 2619676133344

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাড়ি নং: ২৮০/৯, রাস্তা নং/নাম: আক্তার টেক, উত্তর খান, ডাকঘর:
কাঁচকুড়া - ১২৩০, উত্তর খান, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/১১/২০০৭



FAMILY PICTURE

