#### Proposed NU Business Name: SHAFIK STORE



Project identification and prepared by: Md Ebadat Hossain Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD SHAFIK		
Age	:	10-10-1987 (29 Years)		
Education, till to date	:	SSC		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	2 Brother & 2 Sister		
Address	•	Vill: Ufolki, P.O: Borati, P.S: Mirjapur, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Father ROKEYA BEGUM MD NASIR UDDIN Branch: Jamurkee Mirjapur, Centre # 27 (Male), Member ID: 3092, Group No: 02 Member since:24-05-1986 (29 Years) First Ioan: BDT 10,000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 50,000/-, Outstanding loan: BDT 21,740/- Father No No 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	:	Four years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Foreign remittance
Other Own/Family Sources of Liabilities	••	Nil
Entrepreneur Contact No.	:	01623-455278
Mother's Contact No.	:	01620-681439
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

#### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

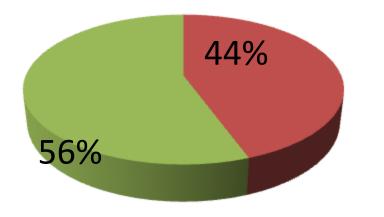
**MD NASIR UDDIN** joined Grameen Bank since 06 years ago. At first he took 10,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info			
Business Name	:	SHAFIK STORE	
Location	:	Ufolki Bazaar, Mirjapur, Tangail	
Total Investment in BDT	:	BDT 90,000/-	
Financing	:	Self BDT 40,000/- (from existing business) 44% Required Investment BDT 50,000/- (as equity) 56%	
Present salary/drawings from business (estimates)	:	BDT 4,000/-	
Proposed Salary	:	BDT 4,000/-	
Size of shop	:	15 ft x 9 ft= 135 square ft	
Security of the shop	:	BDT 40,000/-	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Biscuit, Oil etc.</li> <li>Average 15% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Pakulla.</li> <li>Agreed grace period is 4 months.</li> </ul>	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Grocery Item	2,200	66,000	792,000	
Total Sales (A)	2,200	66,000	792,000	
Less. Variable Expense				
Grocery Item	1,870	56,100	673,200	
Total variable Expense (B)	1,870	56,100	673,200	
Contribution Margin (CM) [C=(A-B)	330	9,900	118,800	
Less. Fixed Expense				
Rent		500	6,000	
Electricity Bill		300	3,600	
Mobile Bill		150	1,800	
Salary (self)		4,000	48,000	
Transportation		500	6,000	
Entertainment		150	1,800	
Total fixed Cost (D)		5,600	67,200	
Net Profit (E) [C-D)		4,300	51,600	

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Rice (30 x 30)	900	8,000	8,900	
Pulse (7 x 132)	924	6,600	7,524	
Sugar (10 x 42)	420	6,300	6,720	
Biscuit (100 x 30)	3,000	0	3,000	
Soft Drinks (3 x 500)	1,500	5,000	6,500	
Oil, Salt, Egg, Noodles	5,000	15,000	20,000	
Cosmetics	3,000	9,100	12,100	
Washing Powder, Soap etc	5,256	0	5,256	
Fridge	20,000	0	20,000	
Total	40,000	50,000	90,000	

### **Source of Finance**



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Grocery Item	3,200	96,000	1,152,000	1,209,600	
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	
Less. Variable Expense					
Grocery Item	2,720	81,600	979,200	1,028,160	
Total variable Expense (B)	2,720	81,600	979,200	1,028,160	
Contribution Margin (CM) [C=(A-B)	480	14,400	172,800	181,440	
Less. Fixed Expense					
Rent		500	6,000	6,000	
Electricity Bill		300	3,600	4,000	
Mobile Bill		250	3,000	3,500	
Salary (self)		4,000	48,000	38,000	
Transportation		700	8,400	10,500	
Entertainment		150	1,800	2,000	
Non Cash Item					
Depreciation		333	4,000	4,000	
Total Fixed Cost		6,233	74,800	68,000	
Net Profit (E) [C-D)		8,167	98,000	113,440	
Investment Payback			30,000	30,000	

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

<b>SI</b> #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	98,000	113,440
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		72,000
	Total Cash Inflow	152,000	189,440
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership		
2.3	Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	72,000	159,440



<b>S</b> <sub>TRENGTH</sub> Employment: Self: 01 Family:0 Others:0, Experience & Skill : 04 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
Opportunities	<b>T</b> HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures

















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# **FAMILY PICTURE**

