

## Proposed NU Business Name: **SHIMLA HARDWARE & VARIETY STORE**



Project identification and prepared by Ishak Chammugong  
Sonatola, Bogura

Project verified by: Md. Mozaharun Islam



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

Name	:	<b>Md.Milu Miah</b>
Age	:	20-07-1987 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother
Address	:	Vill: Charpara P.O Charparahat :, P.S:Sonatola, Dist: Bogura
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>Ms. Akima Begum</b>
(iii) Father's name	:	<b>Late Omor Ali Pramanik</b>
(iv) GB member's info	:	Branch :Charparahat, Centre # 04/(Female), Member ID: 1283, Group No: 05 Member since:08/05/2010 (7years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	yes
(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	:	6years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734838610
Mother's Contact No.	:	01770179755
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sonatola,Unit, Bogura.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms. Akima Begum** joined Grameen Bank since 07 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>: Shimla Hardware &amp; Variety Store</b>
Location	:	Charpara Bazar,Sonatola,Bogura
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 110,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Hardware Items.</li> <li>▪Average 20% 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 Bogura Bazar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

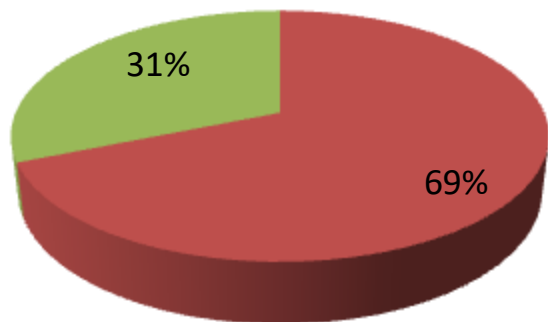
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Hardware Item	2500	75000	900000
<b>Total Sales (A)</b>	2500	75000	900000
<b>Less. Variable Expense</b>			
Auto Parts Item	2000	60000	720000
<b>Total variable Expense (B)</b>	2000	60000	720000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less. Fixed Expense</b>			
Rent		600	7200
Electric Bill		100	1200
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)			
Guard			
Entertainment		150	1800
Generator			
Mobile		200	2400
<b>Total fixed Cost (D)</b>		<b>6550</b>	<b>78600</b>
<b>Net Profit (E) [C-D]</b>		<b>8450</b>	<b>11400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Glass	200	50	10000	500	50	25000	35000
Hardbord	25	800	20000	20	800	1600	21600
Stret& Minar	30	160	4800	35	150	5250	10050
Hash	2	1200	2400				2400
Kobja	100	14	1400				2400
Tala	150	80	12000				12000
plus	20	200	4000				4000
Handle	700	60	42000				42000
Cutting Sun	100	25	2500				2500
Others			10900			3400	14300
			110000			50000	160000

## Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
<b>Revenue (sales)</b>					
Hardware Items	2800	105000	1260000	1323000	1389150
<b>Total Sales (A)</b>	2800	105000	1260000	1323000	1389150
<b>Less. Variable Expense</b>					
Mobile Item	2240	84000	67200	70560	74088
<b>Total variable Expense (B)</b>	2240	84000	67200	70560	74088
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	21000	201600	211680	222264
<b>Less. Fixed Expense</b>					
Rent		800	9600	10080	10584
Electric Bill		300	3600	3780	3969
Transportation		2000	9600	1008	1058
Salary (self)		5000	60000	63000	66150
Salary(staff)					
Guard					
Generator					
Entertainment		300	3600	3780	3969
Mobile		500	6000	6300	6615
<b>Total fixed Expenses</b>		<b>11500</b>	92400	97020	101871
<b>Net Profit (E) [C-D]</b>		9500	114000	119700	125685
<b>Investment Payback</b>			20000	20000	20000



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	114000	119700	125685
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94000	193700
	<b>Total Cash Inflow</b>	<b>164000</b>	<b>213700</b>	<b>319385</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	94000	193700	299385

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 6 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













# FAMILY PICTURE

