

Proposed NU Business Name: **SHIMUL STORE**



Project identification and prepared by: Md Sirajul Islam,
Keranigonj Unit, Dhaka

Project verified by: Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHYAMOL CHANDRA DAS
Age	:	13-04-1982 (34 Years)
Education, till to date	:	Class 3
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Baghoir Rishipara, P.O: Baghoir, P.S: Keranigonj, 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	:	SHOSHUDHA RANI
(iii) Father's name	:	SONTOSH CHANDRA DAS
(iv) GB member's info	:	Branch: Tegoria Keranigonj, Centre # 02 (Female), Member ID: 7462/2, Group No: 09 Member since: 02-04-1991 to 1998 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT , Outstanding loan: BDT -
(v) Who pays GB loan installment	:	N/A
(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	:	05 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.	:	01745-819066
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kerangionj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOSHUDHA RANI 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	:	SHIMUL STORE
Location	:	Baghoir, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 100,000/-(from existing business) 71% Required Investment BDT 40,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionery item etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Jinjira.▪The shop is rented.▪Agreed grace period is 3 months.

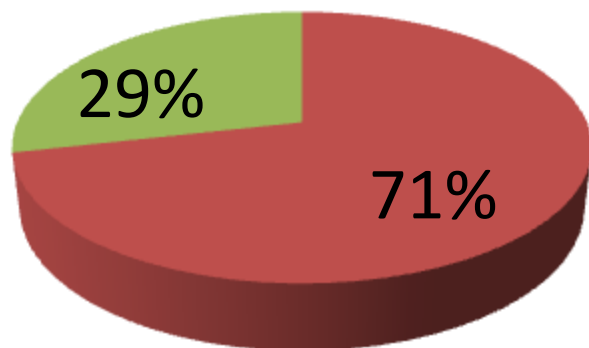
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Confectionery item	61,000	732,000
Total Sales (A)	61,000	732,000
Less. Variable Expense		
Confectionery item	48,800	585,600
Total variable Expense (B)	48,800	585,600
Contribution Margin (CM) [C=(A-B)]	12,200	146,400
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	1,300	15,600
Total fixed Cost (D)	7,100	85,200
Net Profit (E) [C-D]	5,100	61,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cocacola	60	1200	72,000	50	800	40,000	112,000
Biscuit	10	800	8,000	0	0	0	8,000
Noodles	10	700	7,000	0	0	0	7,000
Chips	5	800	4,000	0	0	0	4,000
Others	1	9000	9,000	0	0	0	9,000
Total	86		100,000	50		40,000	140,000

Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 40,000

■ Total 140,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Confectionery item	85,000	1,020,000	1,071,000	1,124,550
Total Sales (A)	85,000	1,020,000	1,071,000	1,124,550
Less. Variable Expense				
Confectionery item	68,000	816,000	856,800	899,640
Total variable Expense (B)	68,000	816,000	856,800	899,640
Contribution Margin (CM) [C=(A-B)]	17,000	204,000	214,200	224,910
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	30,000	3,500
Rent	1,300	15,600	15,600	15,600
Total Fixed Cost	7,200	86,400	115,100	89,600
Net Profit (E) [C-D]	9,800	117,600	99,100	135,310
Investment Payback		16,000	16,000	16,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	117,600	99,100	135,310
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		101,600	184,700
	Total Cash Inflow	157,600	200,700	320,010
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	101,600	184,700	304,010

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





শিমুল স্টোর

স্বাস্থ্যকর খাবার
১০০ গ্রাম ১০০ টাকা
২০০ গ্রাম ২০০ টাকা
৩০০ গ্রাম ৩০০ টাকা



FAMILY PICTURE

