

## Proposed NU Business Name: **SHAKIL STORE**



Project identification and prepared by: Md. Shah-Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.SELIM HOSSEN</b>
Age	:	21-10-1985(32 Years)
Education, till to date	:	MSS
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: East Sukhan Gari P.O: Dupchachia, Thana: Dupchachia. Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. TASLIMA BIBI</b>
(iii) Father's name	:	<b>MD.YONUS ALI PK</b>
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # o5(Female), Member ID:1293/1 Group No: 06 Member since: 20-03-2004 (13 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 50,000, Outstanding loan: BDT: 43400
(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	:	15 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-789538
Mother's Contact No.	:	01749-911358
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. TASLIMA BIBI** 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	:	<b>SHAKIL STORE</b>
Location	:	Thana Bus Stand,Dupchachia
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/-(from existing business) 65% Required Investment BDT 80,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Paddy,Oil,Bakary,Cosmetic etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Nogon,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

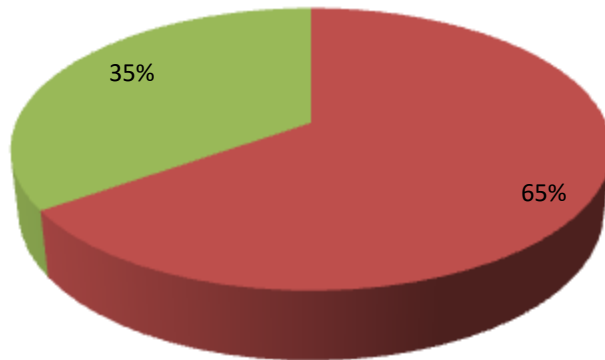
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Paddy,Oil,Bakary,Cosmetic	6,000	180000	2160000
<b>Total Sales (A)</b>	6,000	180000	2160000
<b>Less Variable Expense</b>			
Paddy,Oil,Bakary,Cosmetic	5,400	162000	1944000
<b>Total variable Expense (B)</b>	5,400	162000	1944000
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		900	10800
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		6,000	72000
Guard		60	720
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		8,260	99120
<b>Net Profit (E)= [C-D]</b>		9,740	116880

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ata	100	24	2400	100	30	3000	5400
Dal	800	80	64000	200	80	16000	80000
Salt	50	20	1000	0	0	0	1000
Oil	50	105	5250	100	105	10500	15750
Paddy	450	45	20250	1000	45	45000	65250
Semai	75	60	4500	100	60	6000	10500
Bkash	1	17,000	17000	0	150	0	17000
Flaxi	1	15,000	15000	0	2000	0	15000
Shop	1	3,000	3000	0	0	0	3000
others	1	17,600	17600	0	0	0	17600
<b>Total</b>	<b>1529</b>	<b>0</b>	<b>150,000</b>	<b>1500</b>	<b>0</b>	<b>80,000</b>	<b>230000</b>

## Source of Finance



- Entrepreneur's Contribution  
150,000
- Investor's Investment 80,000
- Total 230,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Paddy,Oil,Bakary,Cosmetic	7,000	210000	2520000	2646000	2778300
<b>Total Sales (A)</b>	7,000	210000	2520000	2646000	2778300
<b>Less Variable Expense</b>				0	0
Paddy,Oil,Bakary,Cosmetic	6,300	189000	2268000	2381400	2500470
<b>Total variable Expense (B)</b>	6,300	189000	2268000	2381400	2500470
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	700	21000	252000	264600	277830
<b>Less Variable Expense</b>				0	0
Rent		900	10800	11340	11907
Electricity bill		400	4800	5040	5292
Transportation		700	8400	8820	9261
Salary (self)		6,000	72000	75600	79380
Guard		60	720	756	793.8
Salary (staf)		6,000	72000	75600	79380
Entertainment		300	3600	3780	3969
Mobile bill		400	4800	5040	5292
<b>Total fixed cost (D)</b>		14,760	177120	185976	195274.8
<b>Net Profit (E)= [C-D]</b>		6,240	74880	78624	82555
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<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	80,000		
1.2	Net Profit	74880	78624	82555
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42,880	89,504
	<b>Total Cash Inflow</b>	154,880	121504	172059
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	112,000	32,000	32,000
3	<b>Net Cash Surplus</b>	42,880	89504	140059

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Thana Bus  
Stand, Dupchachia  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

