

Proposed NU Business Name: **SHAMIM MUDI STORE**



Project identification and prepared by: Md. Sahabuddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMIM REZA
Age	:	01-01-1987 (30 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Shaidhara , P.O: Belghoriahat , P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. MOTIJAN BIBI
(iii) Father's name	:	MD. ABU BOKKAR SIDIDK
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 14 (Female), Member ID: 2804/1, Group No: 05 Member since: 2004-2010 Present 18-8-2016(8Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 26,000 Outstanding loan: 25,960/=
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Fish Chash
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-212639
Mother's Contact No.	:	01736-937122
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOTIJAN BIBI joined Grameen Bank since 8 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

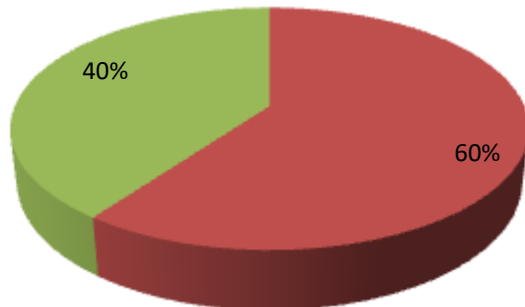
Business Name	:	SHAMIM MUDI STORE
Location	:	Kamarpara Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,25,000/-
Financing	:	Self BDT 75,000/- (from existing business) 60% Required Investment BDT 50,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 15 ft = 270 Scft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing; Modi item etc. ▪ Average 10% gain on sale. ▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪ The shop is Rent ▪ Collects goods from Rajshahi. ▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Modi Item	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Modi Item	4,500	1,35,000	16,20,000
Total variable Expense (B)	4,500	1,35,000	16,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Mobile Bill		350	4,200
Salary (self)		5,000	60,000
Guard		150	1,800
Transportation		500	6,000
Entertainment		500	6,000
Bank service Charge			
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2350	11,750	10	2350	23,500	35,250
Daul	100	70	7,000	100	70	7,000	14,000
Ata	5	800	4,000	5	800	4,000	8,000
Sugeer	3	3300	9,900	4	3300	13,200	23,100
Oill	200	90	18,000	-	-	-	18,000
Cosmetics Item	-	-	10,000	-	-	-	10,000
Others Item	-	-	14,350	-	-	2,300	16,650
Advance for Shop	-	-	70,000	-	-	-	20,000
Total	313		75,000	119		50,000	1,25,000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- Total 125,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Modi Item	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Total Sales (A)	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Less. Variable Expense					
Modi Item	6,300	1,89,000	22,68,000	23,81,400	25,00,470
Total variable Expense (B)	6,300	1,89,000	22,68,000	23,81,400	25,00,470
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	14,000	17,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Gard Bill		150	1,800	1,900	2,000
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		8,750	1,05,000	1,08,600	1,13,200
Net Profit (E) [C-D]		12,250	1,47,000	1,58,000	1,64,630
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	1,47,000	1,58,000	1,64,630
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,27,000	2,65,000
	Total Cash Inflow	1,97,000	2,85,000	4,29,630
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	1,27,000	2,65,000	4,09,630

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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





Advertisement for various products, possibly instant noodles or snacks, displayed on a vertical sign on the left side of the store.

Multiple large white sacks of rice are piled in the foreground. Some sacks have the word "FRESH" printed in red. One sack prominently displays "Soybean Oil" in English and another in Bengali script.

Soybean Oil
Advertisement for soybean oil, featuring a logo and text in Bengali and English.









FAMILY PICTURE

