

Proposed NU Business Name: **MS SHAFI VARITSE STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMIM HOSSIN
Age	:	31-12-1992 (24 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Dhonnonjoypara, P.O: Puthia , P.S: Puthia . 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	:	MST. SHAHANARA BEGUM
(iii) Father's name	:	MD. OWAJ UDDIN
(iv) GB member's info	:	Branch: Zeupara,Puthia , Centre # 39 (Female), Member ID: 4198/2, Group No: 03 Member since: 2002 To (15 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 9,560
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No5
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-480202
Wife's Contact No.	:	01719-345437
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHANARA BEGUM joined Grameen Bank since 15 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	:	MS SHAFI VARITSE STORE
Location	:	Dhononjoypara ,Puthia , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 125,000/-
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	:	10 ft x 16 ft= 160 square ft
Security of the shop	:	BDT -15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

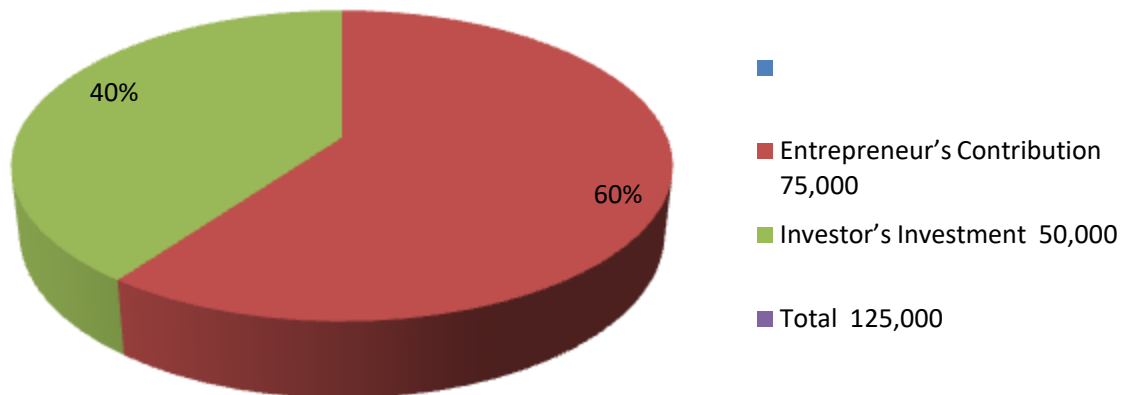
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	12,60,000
Total Sales (A)	3,500	105,000	12,60,000
Less. Variable Expense			
Grocery Item	3,150	94,500	11,34,000
Total variable Expense (B)	3,150	94,500	11,34,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		3,900	46,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (5x2,300)	11,500	30,000	41,500
Dale (1x3,600)	3,600	5,000	8,600
Flower (7x850)	5,950	-	5,950
Sugar (1x3,400)	3,400	-	3,400
Grocery Item	20,000	-	20,000
Confectionary	10,000	-	10,000
Others	5,550	-	5,550
Cold drinks	-	15,000	15,000
Security	15,000	-	15,000
Total	75,000	50,000	125,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		300	3,600	3,600	3,600
Transportation		600	7,200	7,560	7,938
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		7,100	85,200	85,740	86,307
Net Profit (E) [C-D]		6,400	76,800	84,360	92,298
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	76,800	84,360	92,298
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	56,800	64,360
	Total Cash Inflow	126,800	141,160	156,658
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	56,800	121,160	136,658

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest



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অসোলাস
নাজকত
নতুন স্বাদে স্বাস্থ্য
নীট





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