

## Proposed NU Business Name : SHAMAL STORE



Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>SHAMAL DAS</b>
Age	:	17- 07 -1988 (29Years)
Education, till to date	:	S,S, C
Marital status	:	MARRIED
Children	:	1 SON
No. of siblings:	:	1 Brother , 1 Sister.
Address	:	Vill: VARRA .P.O: SOLILARRA , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSNA RANI DAS
(iii) Father's name	:	NARAYON CHANDRO DAS
(iv) GB member's info	:	Branch :SOLIMABATH Cen/49 M(FMAL), Member ID : 2772/2 , Group No:02 Member since:17/12/2000 First loan: BDT 10000 /- Outstanding loan:65000
Further Information:		
(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	:	12years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714752026
Family's Contact No.	:	01714752026
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

JOSNA RANI DAS joined Grameen 16 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAMAL STORE</b>
Location	:	VARRA BAZZAR NAGARPUR TANGAIL
Total Investment in BDT	:	BDT/-283300
Financing	:	Self BDT 223300/- (from existing business 79% Required Investment BDT 60,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 12 ft= 360 square ft
Security of the shop	:	NIL
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; DIGAL, VOSHI , GASS SILANDAR , MINARAL WATER ,SHOP, FEED , ATA , SUGAR OIL , etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is WONT.</li><li>▪Collects goods from tangail</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

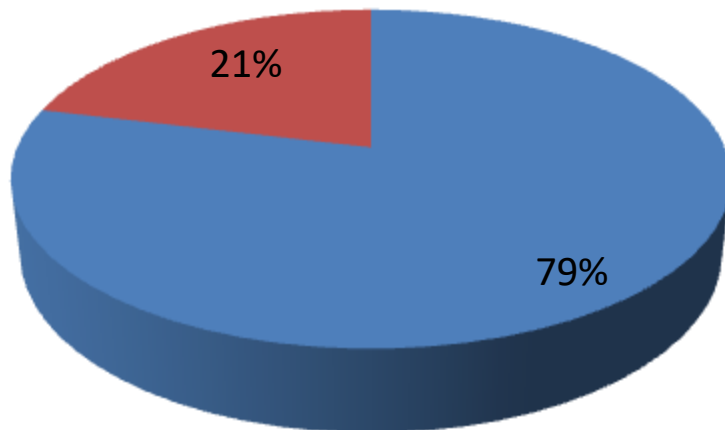
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
DIGAL, VOSHI , GASS SILANDAR , MINARAL WATER ,SHOP, FEED , ATA , SUGAR OIL		192000	2304000
<b>Total Sales (A)</b>		<b>192000</b>	<b>2304000</b>
<b>Less. Variable Expense</b>			
DIGAL, VOSHI , GASS SILANDAR , MINARAL WATER ,SHOP, FEED , ATA , SUGAR OIL	0	172800	2073600
<b>Total variable Expense (B)</b>	<b>0</b>	<b>172800</b>	<b>2073600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>19200</b>	<b>230400</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		800	9600
Transportation		5000	60000
Mobile Bill		300	3600
Entertainment		500	6000
Gurd		100	1200
janitor		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>11700</b>	<b>140400</b>
<b>Net Profit (E) [C-D]</b>		<b>7500</b>	<b>90000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
DIJAL	130000	25000	155000
VUSI	10000	5000	15000
GAS CILINDER	44000	30000	74000
BIKASH	10000		10000
PANI	4800	0	4800
SOAP	1000	0	1000
ATA	4500		4500
KEROSIN	7000		
SUGAR	4000		4000
FISH FEED	8000	0	8000
<b>Total</b>	<b>223300</b>	<b>60000</b>	<b>283300</b>

## Source of Finance



■ Entrepreneur's Contribution  
223300

■ Investor's Investment 60000

■ Total 283300

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3 <sup>RD</sup> YEAR(5%)
<b>Revenue (sales)</b>				
DIGAL, VOSHI , GASS SILANDAR , MINARAL WATER ,SHOP, FEED , ATA , SUGAR OIL	192000	2304000	2419200	2540160
<b>Total Sales (A)</b>	<b>192000</b>	<b>2304000</b>	<b>2419200</b>	<b>2540160</b>
<b>Less. Variable Expense</b>				
DIGAL, VOSHI , GASS SILANDAR , MINARAL WATER ,SHOP, FEED , ATA , SUGAR OIL	172800	2073600	2177280	2286144
<b>Total variable Expense (B)</b>	<b>172800</b>	<b>2073600</b>	<b>2177280</b>	<b>2286144</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>19200</b>	<b>230400</b>	<b>241920</b>	<b>254016</b>
<b>Less. Fixed Expense</b>				
Rent	0	0	0	0
Electricity Bill	800	9600	9600	9600
Guard	100	1200	1200	1200
Mobile Bill	300	3600	3600	3600
Entertainment	500,	6000	6000	6000
transportation	5000	60000	60000	60000
Salary (self)	5000	60,000	60,000	60000
<b>Total Fixed Cost</b>	11700	140400	140400	140400
<b>Net Profit (E) [C-D)</b>	7500	<b>90000</b>	<b>101520</b>	<b>113616</b>
<b>Investment Payback</b>		<b>24000</b>	<b>24000</b>	<b>24000</b>



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

<b><i>Sl #</i></b>	<b><i>Particulars</i></b>	<b><i>Year 1 (BDT)</i></b>	<b><i>Year 2 (BDT)</i></b>	<b><i>3RDYEAR (BDT)</i></b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	90000	101520	113616
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		66000	143520
	<b>Total Cash Inflow</b>	<b>150000</b>	<b>167520</b>	<b>257136</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66000</b>	<b>143520</b>	<b>233136</b>



গ্রামীণফোন

শ্যামল স্টোর

বাড়ী বাজার, বাপারগুপ, ঢাকা









3.4E TNC

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