#### **A Nobin Udyokta Project**

#### **Shamim Varieties Store**



Project by: Md. Shamim Identified by: Masum Mia

Verified By: Md. Mozahidul Islam

Laxmipur Unit
Anchal-2
GRAMEEN TRUST

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



| Name  | :                                       | Md. Shamim   |
|---|---|--|
| Age   | :                                       | 27/11/1994 (22 Years 08 Months 03 Days)  |
| Marital status  | :                                       | Unmarriage   |
| Children  | :                                       | N/A  |
| No. of siblings:  | :                                       | 03 Brothers, 01 Dotgher  |
| Parent's and GB related Info  (i) Who is GB member  (ii) Mother's name  (iii) Father's name  (iv) GB member's info  | : : :                                   | Mother Father Ajmiry Md. Alam Member since:2012 Branch: Hamsadi, Centre no.20/M,Group:06 Loanee No.1921 First loan:5,000/- Existing loan: 50,000 Outstanding: 41,200 |
| Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady  (vii) Grameen Education Loan  (viii) Any other loan like GCCN, GKF etc  (ix) Others | : | Nu's Father.<br>N/A<br>N/A<br>N/A<br>N/A   |
| Education   | :                                       | S.S.C  |

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

| Present Occupation                      | : | Varieties Business                    |
|---|---|---------------------------------------|
| Trade License Number                    | : | 3701-51-197                           |
| Business Experiences                    | : | 03 years                              |
| Other Own/Family Sources of Income      | : | Business                              |
| Other Own/Family Sources of Liabilities | : | N/A                                   |
| NU Contact Info                         | : | 01866512424                           |
| NU Project Source/Reference             | : | GT Laxmipur Unit<br>Office, Laxmipur. |

#### BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2012. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in NU's father Business. NU's mother gradually improved their life standard by using GB loan.

## PROPOSED BUSINESS Info.



| Business Name                                      | : | Shamim Varieties Store.   |
|--|---|---|
| Address/ Location                                  | : | Palerhut, Lakshmipur Sadar, Lakshmipur.   |
| Total Investment in BDT                            | : | 216,000/-   |
| Financing  | : | Self BDT : 156,000 (from existing business) - 72%<br>Required Investment BDT : 60,000 (as equity) - 28% |
| Present salary/drawings from business (estimates)  | : | BDT 7,000   |
| Proposed Salary                                    |   | BD 8,000  |
| Proposed Business % of present gross profit margin | : | 20%   |
| Estimated % of proposed gross profit margin        | : | 20%   |
| Agreed grace period                                | : | 2 months  |

#### PRESENT & PROPOSED INVESTMENT Breakdown



| Particulars   | Existing Business<br>(BDT) | Proposed<br>(BDT) | Total<br>(BDT) |
|---|----------------------------|-------------------|----------------|
| Investments in different categories:  | (1)                        | (2)               | (1+2)          |
| Present Stock Item: Present items: 80,000 Furniture: 6,000 Refrigerator 01 10,000 Advance: 60,000 Total 156,000 | 156,000                    |                   | 156,000        |
| Proposed Stock item:  |                            | 60,000            | 60,000         |
| Total Capital   | 156,000                    | 60,000            | 216,,000       |

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

#### PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



| Present Stock items         |        |  |
|-----------------------------|--------|--|
| Product name with quantity  | Amount |  |
| Difference Kinds of Biscuit | 5,000  |  |
| Soft Drinks,                | 10,000 |  |
| Cips, Canacur, Candy        | 20,000 |  |
| Coal, Detergent powder      | 5,000  |  |
| bkash                       | 20,000 |  |
| Other                       | 20,000 |  |
| Total Present Stock         | 80,000 |  |

| Proposed Stock items       |        |  |
|----------------------------|--------|--|
| Product name with quantity | Amount |  |
| Cool Drinks                | 40,000 |  |
| Cips, Canacur, Candy       | 10,000 |  |
| Biscuit                    | 10,000 |  |
| Total Proposed Item        | 60,000 |  |

#### EXISTING BUSINESS OPERATIONS Info.



| Particulars                  | Existing Business (BDT) |         |          |  |
|------------------------------|-------------------------|---------|----------|--|
| i articulars                 | Daily                   | Monthly | Yearly   |  |
| Income from Sale [A]         | 5,000                   | 150,000 | 1800,000 |  |
| Less: Cost of sales [B]      | 4,000                   | 120,000 | 1440,000 |  |
| Gross profit 20% (A-B) = [C] | 1,000                   | 30,000  | 3,60,000 |  |
| Less: Operating Costs        |                         |         |          |  |
| Electricity bill             |                         | 600     | 7200     |  |
| Mobile Bill                  |                         | 500     | 6,000    |  |
| Shop Rent                    |                         | 1600    | 19,200   |  |
| Salary from Business         |                         | 7,000   | 84,000   |  |
| Others (Transport)           |                         | 200     | 2400     |  |
| Non Cash Item                |                         |         |          |  |
| Depreciation(16,000*10%)     |                         | 134     | 1600     |  |
| Total Operating Cost (D)     |                         | 10,034  | 120,400  |  |
| Net Profit (C-D):(E)         |                         | 19,966  | 239,600  |  |

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN



| Doutionland                     | Year 1 (BDT) |          | Year 2 (BDT) |       |          |          |
|---------------------------------|--------------|----------|--------------|-------|----------|----------|
| Particulars                     | Daily        | Monthly  | Yearly       | Daily | Monthly  | Yearly   |
| Income from Sale [A]            | 5,500        | 165,000  | 1980,000     | 6,000 | 180,000  | 2160,000 |
| Less: Cost of sales [B]         | 4,400        | 1,32,000 | 1,58,4000    | 4,800 | 144,000  | 1728,000 |
| Gross profit 20% (A-B) = [C]    | 1,100        | 33,000   | 3,96,000     | 1,200 | 36,000   | 4,32,000 |
| Less operating cost:            |              |          |              |       |          |          |
| Electricity bill                |              | 700      | 8400         |       | 800      | 9600     |
| Shop Rent                       |              | 1600     | 19,200       |       | 1,600    | 19,200   |
| Salary from Business            |              | 8,000    | 96,000       |       | 8,000    | 96,000   |
| Mobile Bill (SMS and Reporting) |              | 600      | 7200         |       | 700      | 8400     |
| Others (Transport)              |              | 200      | 2400         |       | 300      | 3600     |
| Non Cash Item                   |              |          |              |       |          |          |
| Depreciation                    |              | 134      | 1600         |       | 134      | 1600     |
| Total Operating Cost [E]        |              | 11,234   | 134,800      |       | 11,534   | 138,400  |
| Net Profit (D-E) = (F)          |              | 21,766   | 2,61,200     |       | 24,466   | 293,600  |
| GT payback                      |              | 36,000   |              |       | 36,000   |          |
| Retained Income:                | 2,25,200     |          |              |       | 2,57,600 | )        |

## CASH FLOW Projection on Business Plan (Rec. & Pay.)



| SI# | Particulars                     | Year 1 (BDT) | Year 2 (BDT) |
|-----|---------------------------------|--------------|--------------|
| 1.0 | Cash Inflow                     |              |              |
| 1.1 | Investment Infusion by Investor | 60,000       | 0            |
| 1.2 | Net Profit                      | 2,61,200     | 2,93,600     |
| 1.3 | Depreciation (Non Cash Item)    | 1,600        | 1,600        |
| 1.4 | Opening Balance of Cash Surplus | 0            | 2,26,800     |
|     | Total Cash Inflow               | 322,800      | 5,22,000     |
| 2.0 | Cash Outflow                    |              |              |
| 2.1 | Purchase                        | 60,000       | 0            |
| 2.2 | Payment of GB Loan              | 0            | 0            |
| 2.3 | Investment Pay Back             | 36,000       | 36,000       |
|     | Total Cash Outflow              | 96,000       | 36,000       |
| 3.0 | Net Cash Surplus                | 2,26,800     | 4,86,000     |

#### **SWOT Analysis**



| TRE | TOI | TI |
|-----|-----|----|
| IKE | NGI | п  |

- Skilled & Experience
- Good Communication System.
- Good Networking
- No Credit Sale

## WEAKNESS

Lack of investment

## **O**PPORTUNITIES

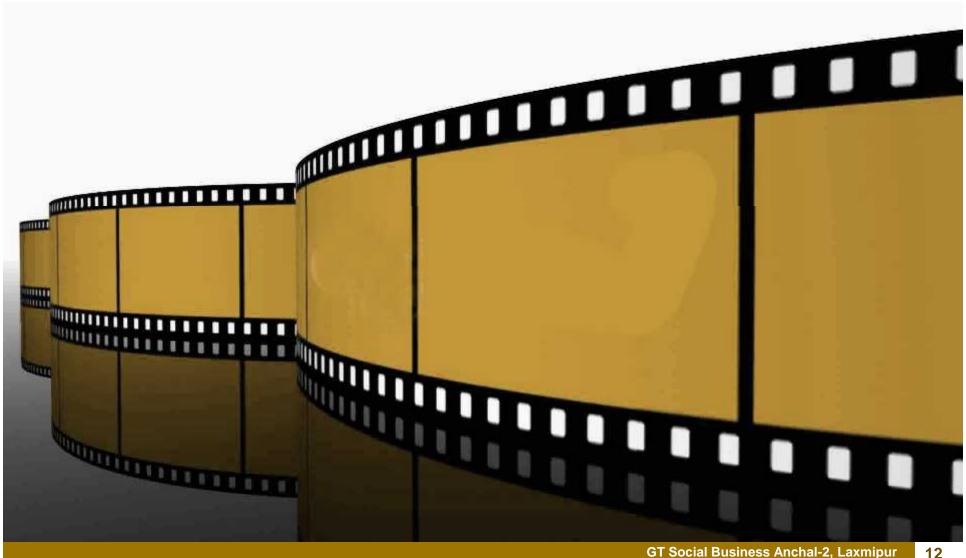
- Expansion Of Business
- Increasing the profitability

### THREATS

Theft

## **Photographs**

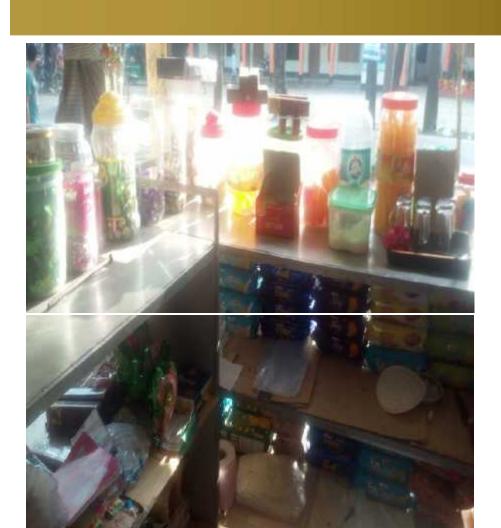












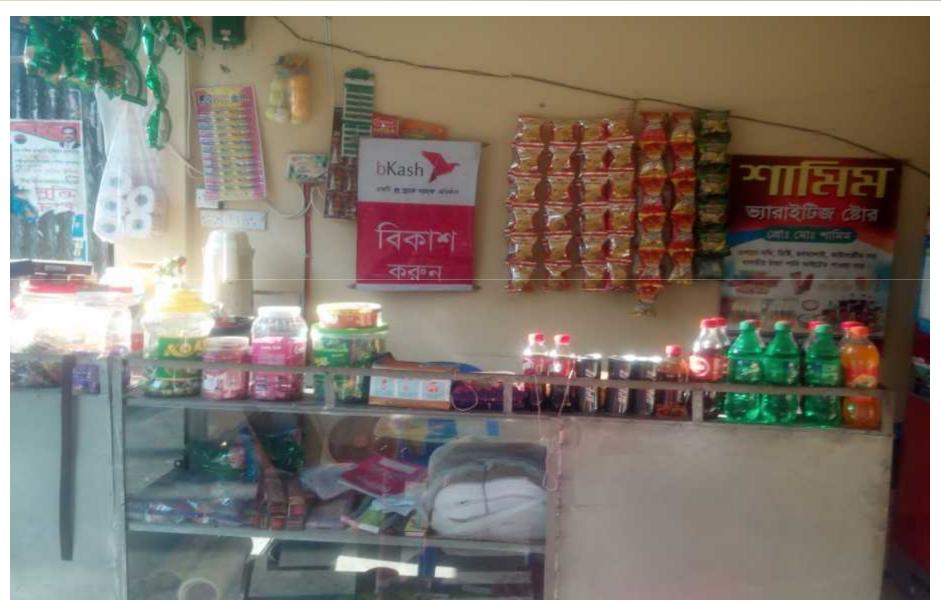




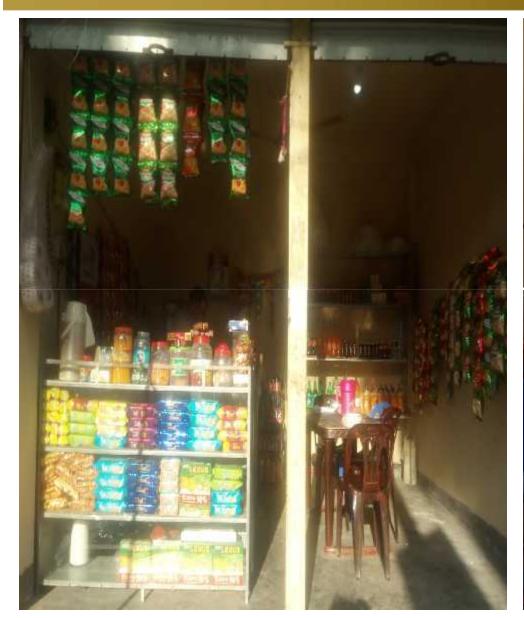








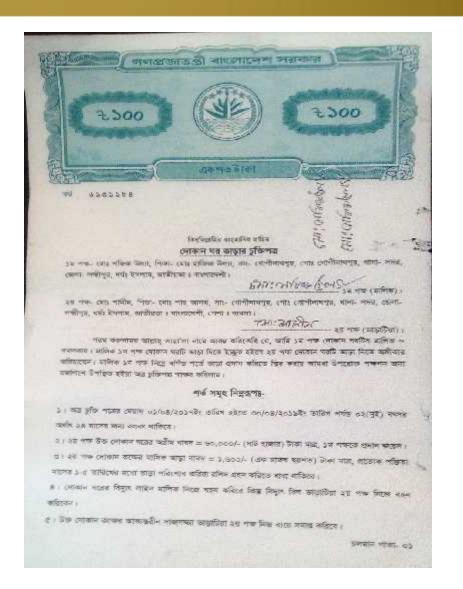


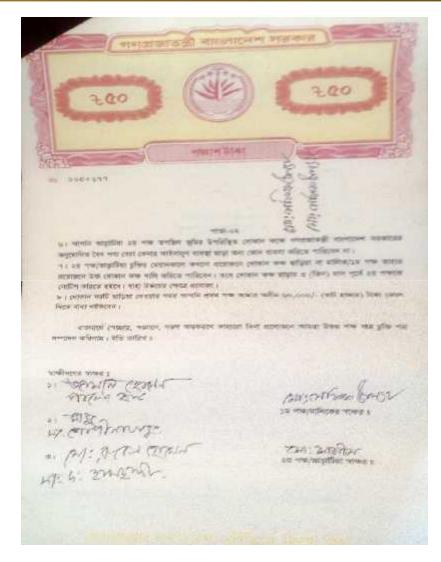












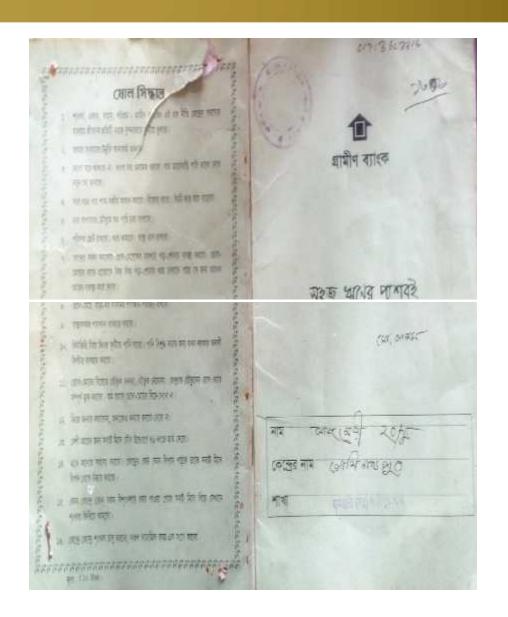


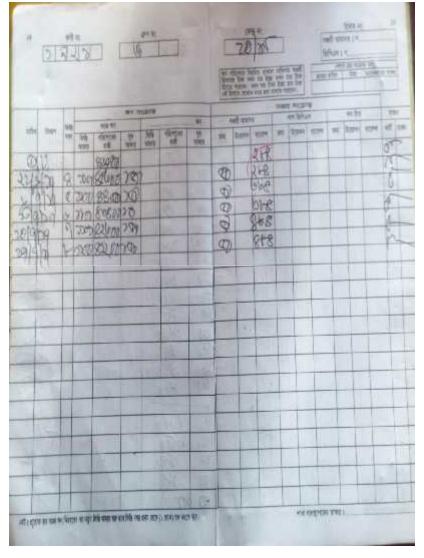




| Treate sex-s  |
|---|
| গণপ্রজাতন্ত্রী বাংলাদেশ   |
| জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়   |
| २०६ १। १ १६ प्रिने इडिनयन विश्वम  |
| BACCHALL: NAVY-A COMALL: MASSAR AND A MICALIZAM   |
|   |
| জন্ম সনদ  |
| सिवकार विक्र नार: 🕜 है । (विक्र के सुद्धा निवक्षम (विक्रिक्स नविक्स) विक्रमानी, २००७)             |
| নিৰ্দেশ আমিল : ১৫/১১/১০ (আলা নিৰ্দান লহি হইতে উপ্তে) নিৰ্দান প্ৰতি ১৮১৮   সন্দ উপ্তে আমিল জাল কলা |
| सिनक्त नेष्ठ   २   २   ४   ४   । । । । । । । । । । । । । । ।                                      |
| antenna ministra ne 15 100 1018 10 10 10 10 10 10 10 10 10 10 10 10 10                            |
| HIN : 2475/34   |
| ### wifest: steams (ship): 29/00/00/00/00/00/00/00/00/00/00/00/00/00                              |
| MALLE (SILD): SANDESSA - 3220 CELES 184 ENDESSA   |
| CHESTER : SIN : 16 DANNA WAS BAY SCHOOL : 501 11 2 102 CAND .                                     |
| CHICAMI: Who com: OVANTIVAN CHILL STEPHEN   |
| Frein HIM: 2019 (2 VINT 55 SHEETERS: 27 OVY) DOLD)-   |
|   |
|   |
| AND CONTRACT AND CONTRACTOR (CANAS)   |
| Cods: Cods (2000) was the   |
| /27 32 32 A   |
|   |
| Changes are a street day  |
| Commence on the commence of the   |
|   |
| francou moment amount of 106  |













# Presented at GT Regional Design Lab on August 08, 2017

