

Proposed NU Business Name: **SARIFUL 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. SARIFUL ISLAM
Age	:	11-04-1985(31 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother
Address	:	Vill: Shimulia , P.O: Nondongasi, P.S: Carghat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ANGURA BAGUM
(iii) Father's name	:	MD. MURSHID ALI
(iv) GB member's info	:	Branch:, Nimpara , Carghat Centre # 77 (Female), Member ID: 7187, Group No: 02 Member since: 2006 to (10Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-927196
Brother's Contact No.	:	01721-083282
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANGURA BEGUM joined Grameen Bank since 10 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	:	SARIFUL STORE
Location	:	Nondongasi bazar, Carghat, Rajshahi .
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 12 ft= 96 square ft
Security of the shop	:	BDT -55,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

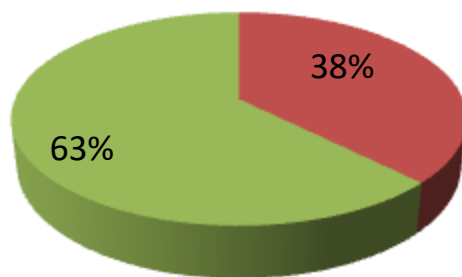
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		600	7,200
Electricity bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		120	1,440
Bank Charge		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		6,920	83,040
Net Profit (E) [C-D]		4,330	51,960

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (5x1,600)	8,000	20,000	28,000
Sugar (3x800)	2,400	-	2,400
Oil (30x90)	2,700	-	2,700
Biscuit	5,000	-	5,000
Spice	10,000	-	10,000
Dale (10x100)	1,000	-	1,000
Others	900	-	900
Dale	-	15,000	15,000
Flower	-	15,000	15,000
Total	30,000	50,000	80,000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	3,300	99,000	1188,000	1247,400	1309,770
Total Sales (A)	3,300	99,000	1188,000	1247,400	1309,770
Less. Variable Expense					
Grocery Item	2,805	84,150	1009,800	1060,290	1113,304
Total variable Expense (B)	2,805	84,150	1009,800	1060,290	1113,304
Contribution Margin (CM) [C=(A-B)]	495	14,850	178,200	187,110	196,465
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity bill		300	3,600	3,780	3,969
Transportation		700	8,400	8,820	9,261
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		120	1,440	1,440	1,440
Bank Charge		100	1,200	1,200	1,200
Mobile bill		300	3,600	3,780	3,969
Total Fixed Cost		7,320	87,840	88,620	89,439
Net Profit (E) [C-D]		7,530	90,360	98,490	107,026
Investment Payback			20,000	20,000	20,000

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

Sl #	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	90,360	98,490	107,026
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		70,360	78,490
	Total Cash Inflow	140,360	168,850	185,516
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	70,360	148,850	165,516

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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









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