

SHARIF GENERAL STORE



Project identification by: Nurul Islam, Uttarkhan Unit, Dhaka

Project prepared by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHARIFUL ISLAM
Age	:	01-01-1986 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers and 3 Sisters
Address	:	Vill: Ojhapara P.O: Uttarkhan Majar P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA BEGUM
(iii) Father's name	:	MOHAMMAD ALI
(iv) GB member's info	:	Branch: Uttarkhan Centre # 39 (Female), Member ID: 4421, Group No: 03 Member since: 01-02-1997 (18 Years) First loan: 3,000 taka.
Further Information:	:	Existing Loan: BDT 11,50,000 Outstanding loan: BDT 9,42,000
(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	:	Nine years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Rickshaw garage)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-969796, 01819-093160
Father Contact No.	:	01681-488048
NU Project Source/ Reference	:	Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rahima Begum is a member of Grameen Bank since 18 years. At first she took 3,000 taka loan from Grameen Bank. Rahima Begum gradually took loan from GB. Utilize loan in her husband Rickshaw Garage. She made a tin shed house with twenty five room.

Proposed Nobin Udyokta Business Info

Business Name	:	SHARIF GENERAL STORE
Location	:	At entrepreneur own house Masterpara, Uttarkhan,Dhaka
Total Investment in BDT	:	2,50,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 40% Required Investment BDT 1,50,000 (as equity) 60%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Tongi bazar.▪Agreed grace period is 4 months.

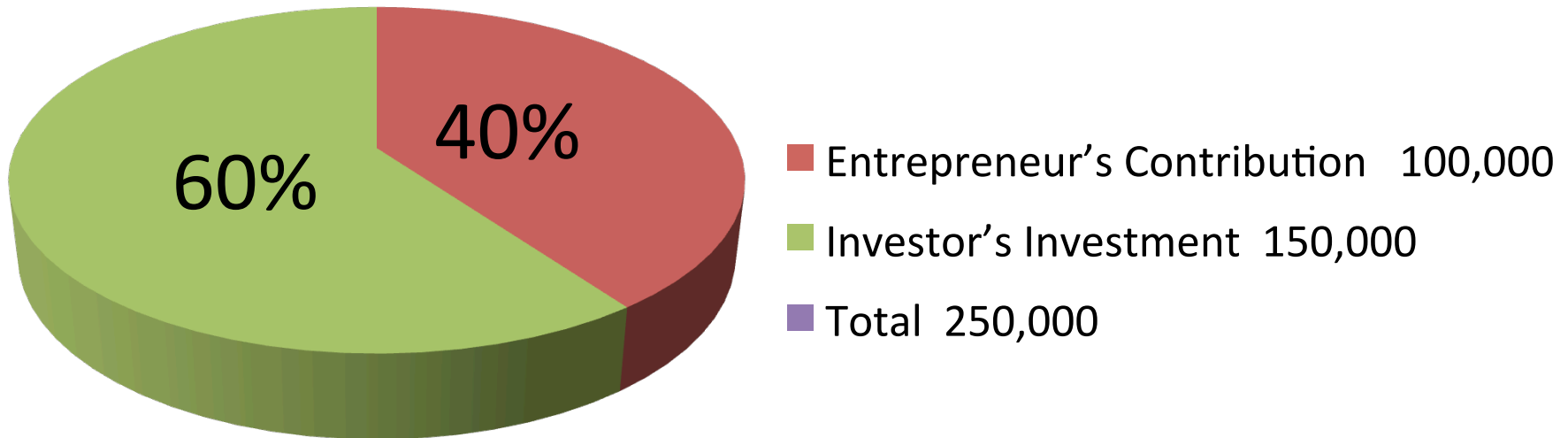
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Electricity Bill		600	7,200
Mobile Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Others		100	1,200
Total fixed Cost (D)		11,000	132,000
Net Profit (E) [C-D]		4,750	57,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	85,000	1,50,000	2,35,000
Fridge	15,000	-	15,000
Total	1,00,000	1,50,000	2,50,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	4,675	140,250	1,683,000	1,767,150	1,855,508
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150	1,855,508
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	311,850	327,443
Less. Fixed Expense					
Electricity Bill		600	7,200	8,000	9,000
Mobile bill & SMS Monitoring		550	6,600	6,800	7,000
Transportation		3,000	36,000	38,000	40,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		3,500	42,000	42,000	42,000
Others		150	1,800	1,800	1,800
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		14,050	168,600	171,600	174,800
Net Profit (E) [C-D]		10,700	128,400	140,250	152,643
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	128,400	140,250	152,643
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		71,400	154,650
	Total Cash Inflow	281,400	214,650	310,293
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	71,400	154,650	250,293

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 09 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
Local competitors;

Pictures















Large white sack of yellow granules, likely cornmeal or flour, resting on a red plastic chair.

Several brown paper bags filled with yellow granules, likely cornmeal or flour, on the floor.

Box of instant noodle cups, with the brand name partially visible.

SARIN logo on a sack in the foreground.





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



শে: শরিফুল ইসলাম

নাম: মোঃ শরিফুল ইসলাম

Name: Md shariful Islam

পিতা: মোহাম্মদ আলী

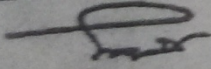
মাতা: রহিমা বেগম

Date of Birth: 01 Jan 1986

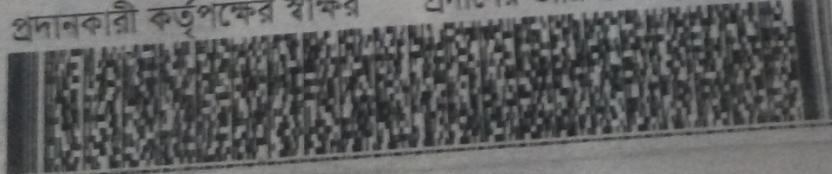
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: উত্তরখান, রাস্তা নং/নাম: স্জাপাড়া, ডাকঘর: উত্তরখান মাজার - ১২৩০,
উত্তর খান, ঢাকা


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১১/১১/২০০৭



FAMILY PICTURE

