

Proposed NU Business Name: SHORIF STORE



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Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL KHALEK
Age	:	17-10-1982 (35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	02 Brothers & 3 Sisters
Address	:	Vill: Pathan Nogor, P.O: Pathannogor, P.S: Chagolnaiy, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SETARA BEGUM
(iii) Father's name	:	ABDUL MALEK
(iv) GB member's info	:	Branch: Pathan Nogor Chagolnaiya, Centre # 07 (Female), Member ID: 1357/1, Group No: 04 Member since: 13-03-2007 to 2013 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-, Outstanding loan: /-
(v) Who pays GB loan installment	:	N/A
(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	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850-847018
Mother's Contact No.	:	01882-931674
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SETARA BEGUM joined Grameen Bank since 06 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	:	SHORIF STORE
Location	:	Poschim Pathan Nogor Bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 140,000/-(from existing business) 67% Required Investment BDT 70,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Grocery Item etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

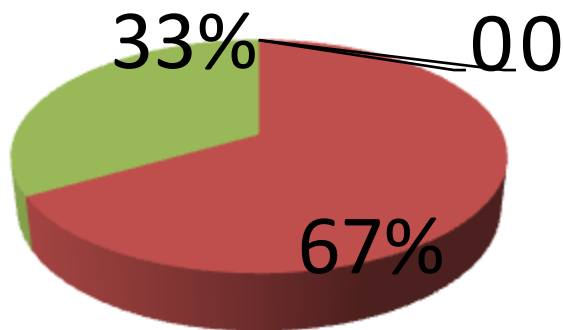
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Confectionery item	62,000	744,000
Total Sales (A)	62,000	744,000
Less. Variable Expense		
Confectionery item	49,600	595,200
Total variable Expense (B)	49,600	595,200
Contribution Margin (CM) [C=(A-B)]	12,400	148,800
Less. Fixed Expense		
Electricity Bill	350	4,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Guard	20	240
Transportation	300	3,600
Entertainment	200	2,400
Rent	1,000	12,000
Total fixed Cost (D)	7,170	86,040
Net Profit (E) [C-D]	5,230	62,760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	100	55	5,500	100	55	5,500	11,000
Juice	100	55	5,500	100	55	5,500	11,000
Biscuit	200	20	4,000	200	20	4,000	8,000
Powder	80	285	22,800	80	285	22,800	45,600
Chanachur	100	40	4,000	100	40	4,000	8,000
Soap	400	50	20,000	400	50	20,000	40,000
Washing Powder	80	45	3,600	80	45	3,600	7,200
Salt	400	30	12,000	0	0	0	12,000
Security	1	15000	15,000	0	0	0	15,000
Others	1	47600	47,600	1	4600	4,600	52,200
Total	1462		140,000	1,061		70,000	210,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 70,000
- Total 210,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Confectionery item	85,000	1,020,000	1,071,000	1,124,550
Total Sales (A)	85,000	1,020,000	1,071,000	1,124,550
Less. Variable Expense				
Confectionery item	68,000	816,000	856,800	899,640
Total variable Expense (B)	68,000	816,000	856,800	899,640
Contribution Margin (CM) [C=(A-B)]	17,000	204,000	214,200	224,910
Less. Fixed Expense				
Electricity Bill	350	4,200	5,500	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Guard	20	240	240	240
Transportation	500	6,000	8,000	10,000
Entertainment	200	2,400	3,000	3,500
Rent	1,000	12,000	12,000	12,000
Total Fixed Cost	7,470	89,640	94,240	97,740
Net Profit (E) [C-D]	9,530	114,360	119,960	127,170
Investment Payback		28,000	28,000	28,000

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	70,000		
1.2	Net Profit	114,360	119,960	127,170
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		86,360	178,320
	Total Cash Inflow	184,360	206,320	305,490
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	86,360	178,320	277,490

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

