

SHAFIQUE STORE



Presented by
Shafiqul Islam

NU Identified and PP Prepared by :
MD. BALLAL HOSSAIN (Ramgonj Unit)

Verified By: Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Grocery Shop Business
Trade License	:	134
Business Experiences	:	08 years :
Other Own/Family Sources of Income	:	Income from Agriculture (Father) & Brothers Income (Poultry Farm)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.
NU Contact info	:	01711005720

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2007 (7 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Safique Store
Address/ Location	:	In front of Lamchar High School, Lamchar Bazar, Ramgonj.
Total Investment in BDT	:	2,00,000 Taka
Financing	:	Self BDT 1,00,000 (from existing business)- 50 % Required Investment BDT 1,00,000 (as equity)- 50 %
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary		4,000 Taka
Proposed Business		
(i) % of present gross profit margin	:	15/%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Grocery items (Rice, Pulse, oil, Spices, Flour Sugar, Noodles)	25,000/-	60,000/-	85,000/-
Bakery item	3,000/-	3,000/-	6,000/-
Refrigerator	13,500/-	-	13,500/-
Television	1,500/-	-	1,500/-
Furniture	20,000/-	-	20,000/-
Cold drinks, Milk, Ice-cream, Sweet		20,000/-	20,000/-
Cosmetics	5000/-	10,000/-	15,000/-
Advance	30,000/-	-	30,000/-
Paper & Pen		5,000/-	5,000/-
Flexi (GP, Robi)	2,000/-	2,000/-	4,000/-
Total Capital	100000/-	100000/-	200000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3000	90000	1080000
<i>Less: Cost of sales (B)</i>	2550	76500	918000
Gross Profit (C) [C=(A-B)]	450	13500	162000
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Generator bill		450	5400
Shop Rent		700	8400
Dish bill		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		4000	48000
Others cost		100	1200
Non Cash Item:			
Depreciation Expenses (10% of 20000 & 20% of 15000)		417	5004
<i>Total Operating Cost (D)</i>		<i>6767</i>	<i>81204</i>
Net Profit (C-D):		6733	80796

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4000	120000	1440000	4500	135000	1620000
<i>Less: cost of sales (B)</i>	3400	102000	1224000	3825	114750	1377000
Gross Profit (C) [C=(A-B)]	600	18000	216000	675	20250	243000
<i>Less: Operating Costs</i>						
<i>Mobile bill &SMS cost</i>		300	3600		400	4800
Electricity bill		600	7200		650	7800
Generator bill		450	5400		450	5400
Shop Rent		700	8400		700	8400
Dish bill		200	2400		250	3000
Present salary/Drawings- self		4000	48000		5000	60000
Others cost		100	1200		200	2400
Non Cash Item:						
Depreciation Expenses		417	5004		417	5004
<i>Total Operating Cost (D)</i>		<i>6767</i>	<i>81204</i>		<i>8067</i>	<i>96804</i>
Net Profit (C-D) :		11233	134796			146196
Pay Back			60000			60000
Retained Income:			74796			86196

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	
1.2	Net Profit	134796	146196
1.3	Depreciation (Non cash item)	5004	5004
1.4	Opening Balance of Cash Surplus	-	62340
	Total Cash Inflow	239800	213540
2.0	Cash Outflow		
2.1	Purchase of Product	100000	-
2.2	Payment of GB Loan	17460	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	177460	60000
3.0	Net Cash Surplus	62340	153540

SWOT Analysis

STRENGTH

- ✓ Well Known Business man in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and experience

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ In front of Gulbag Abason prokolpo.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.







Vidyut

KEH



আটা

- ১০০% বিশুদ্ধ
- স্বাদু ও স্বাস্থ্যকর
- পরিষ্কার ও নিষ্কাশিত
- বাংলাদেশ সরকার
- নিয়ন্ত্রিত

Wacker



Presented at GT's
4th Internal Design Lab
on 9 March, 2015 at GT

For More Information
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