

# Proposed NU Business Name: **SHARIF COOKERIES & VARIETIES STORE**



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Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. Shariful Islam</b>
Age	:	03-01-1988 (28 Years)
Education, till to date	:	Masters (Social Work)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill: Mollapara, P.O: Satbariya, P.S: Puthiya, 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	:	<b>MST. REKHA BEGUM</b>
(iii) Father's name	:	<b>MD. TOSLIM UDDIN</b>
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 15(Female), Member ID: 2932, Group No: 02 Member since: 29-02-2007 to 25-02-2015 (08Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: NIL
(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	:	12 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.	:	01714540961
Mother's Contact No.	:	01746736392
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. REKHA BEGUM** joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHARIF COOKERIES &amp; VARIETIES STORE</b>
Location	:	Mollapara Bajar, Puthia
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 75% Required Investment BDT 1,00,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 15 ft= 375square ft
Security of the shop	:	BDT 239,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Plastic Furniture, Plastic cookeris .</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

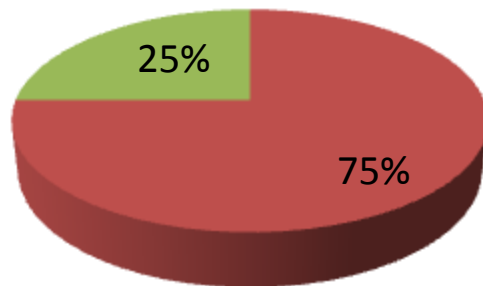
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Show case,chair, fan. RFL items etc	5000	150000	1800000
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less Variable Expense</b>			
Show case,chair, fan. RFL items etc	4400	132000	1584000
<b>Total variable Expense (B)</b>	4,400	132000	1584000
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		700	8400
Electricity bill		500	6000
Transportation		3,000	36000
Salary (self)		5000	60000
Guard		100	1200
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		9,800	117600
<b>Net Profit (E)= [C-D]</b>		8,200	98400

## Investment Breakdown

Particulars	Existing	Proposed	Total
Show case	1,500		1500
Dressing table	32,000		32000
Rack	32,500		32500
Drums	54,000		54000
Chair	60,000		60000
Fan	30,000		30000
RFL items	50,000		50000
	40000	100000	140000
	300,000	100,000	400000

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 100,000
- Total 400,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Show case,chair, fan. RFL items etc	7400	222000	2664000	2797200
<b>Total Sales (A)</b>	7400	222000	2664000	2797200
<b>Less Variable Expense</b>				
Show case,chair, fan. RFL items etc	6512	195360	2344320	2461536
Item				
<b>Total variable Expense (B)</b>	6,512	195360	2344320	2461536
<b>Contribution Margin (CM) [C=(A-B)</b>	888	26640	319680	335664
<b>Less Variable Expense</b>				
Rent		700	15,000	15,000
Electricity bill		700	8400	8600
Transportation		3,500	42,000	42,500
Salary (Self)		5000	60000	60000
Guard		100	1200	1200
Mobile bill		600	7200	7400
<b>Total fixed cost (D)</b>		10,500	132,600	133,500
<b>Net Profit (E)= [C-D]</b>		16140	193680	202,164
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	193,680	202,164
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		133,680
	<b>Total Cash Inflow</b>	293680	335844
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	133,680	275844

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















A man in a black polo shirt with white trim on the sleeves is sitting behind a wooden desk. He is looking directly at the camera.

Three blue plastic bottles with red caps are lined up on the left side of the desk.

A pink plastic basket containing various small items is on the desk.

A calendar with a purple illustration of a person sitting on a stool is on the desk.

A piece of paper with text and a logo is on the desk.

Large coils of red and black cables are in the foreground.

Boxes of ABC Ceiling Fans are in the foreground.

A red plastic stool is in the background.

Stacks of metal pots and pans are in the background.

Stacks of boxes and household items are in the background.

Two large fans are in the background.

Stacks of metal pots and pans are hanging from the ceiling.



শ্রী: শুভলিঙ্গ উদ্ভিদ

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ধরণ "স্মারিক ক্রোকারিজ প্রিন্ট প্রোগ্রামিং প্রোগ্রামিং প্রোগ্রামিং!"

গর মেয়াদ ৩০/০৬/২০১৬ পর্যন্ত।

৩০০-

টাকা মার্চ।





# FAMILY PICTURE

