

## Proposed NU Business Name: **SHARIAT ULLAH STORE**



Project identification and prepared by: Md Anisar Rahman  
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



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

Name	:	<b>MD SAIFUL ISLAM</b>
Age	:	10-02-1987 (29 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	NIL
No. of siblings:	:	07 Brothers 01 Sister
Address	:	Vill: Charparboti , P.O: Chowdhurihat , P.S: Kompanioganj , Dist: Noakhali
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>RAISA KHATUN</b>
(iii) Father's name	:	<b>SHARIAT ULLAH</b>
(iv) GB member's info	:	Branch : Charparbati, Kompaniganj, Centre : 10 (Female), Member ID: 3223 , Group No: 05 Member since: 2007 – 2012 (07 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 15000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01815-212260
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAISA KHATUN** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHARIAT ULLAH STORE</b>
Location	:	Chowdhury Hat Kacha Baaazar, Companiganj, Noakhali
Total Investment in BDT	:	BDT 380000/-
Financing	:	Self BDT 300000/- (from existing business) 79% Required Investment BDT 80000/- (as equity) 21 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Groceries Items Etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is own.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

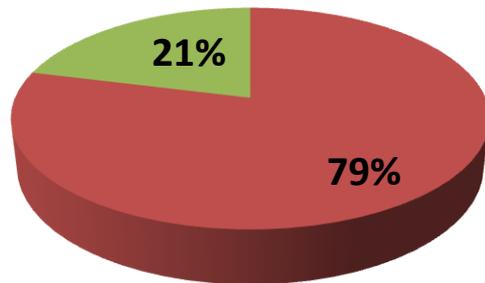
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocaries items	3500	105000	1260000
<b>Total Sales (A)</b>	3500	105000	1260000
<b>Less Variable Expense</b>			
Grocaries items	2975	89250	1071000
<b>Total variable Expense (B)</b>	2,975	89250	1071000
<b>Contribution Margin (CM) [C=(A-B)]</b>	525	15750	189000
<b>Less Variable Expense</b>			
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		300	3600
Generator		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		7,400	88800
<b>Net Profit (E)= [C-D]</b>		8,350	100200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice (Polao)___	5	5000	25,000	10	2,000	20,000	45,000
Pulse	5	3000	15,000	100	90	9,000	24,000
Oil	50	300	15,000	5	3,000	15,000	30,000
Sugar	5	3000	15,000	5	3,000	15,000	30,000
Grocaries	1	50000	50,000	0	0	0	50,000
Confectionary	1	50000	50,000	0	0	0	50,000
Others	1	130000	130,000	1	21,000	21,000	151,000
<b>Total</b>	<b>68</b>	<b>0</b>	<b>300,000</b>	<b>121</b>	<b>0</b>	<b>80,000</b>	<b>380,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 80,000
- Total 380,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Grocaries items	6000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6000	180000	2160000	2268000	2381400
<b>Less Variable Expense</b>					
Grocaries items	5100	153000	1836000	1927800	2024190
<b>Total variable Expense (B)</b>	5,100	153000	1836000	1927800	2024190
<b>Contribution Margin (CM) [C=(A-B)</b>	900	27000	324000	340200	357210
<b>Less Variable Expense</b>					
Electricity bill		800	9600	10100	10600
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		4000	48000	48000	48000
Entertainment		300	3600	3600	3600
Guard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobile bill		600	7200	7300	7400
<b>Total fixed cost (D)</b>		12,100	141,600	142,700	143800
<b>Net Profit (E)= [C-D]</b>		14900	178800	197,500	213410
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>

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

SR#	<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	80,000		
1.2	Net Profit	178,800	197,500	213410
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		146,800	312300
	<b>Total Cash Inflow</b>	258800	344300	525710
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	146,800	312300	493710

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 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







# FAMILY PICTURE

