

Proposed NU Business Name: **SAIFUL STORE**



Project identification and prepared by: Ataur Rahman  
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.SAIFUL ISLAM</b>
Age	:	09-07-1990 (27 Years)
Education, till to date	:	Alim Pass
Marital status	:	Married
Children	:	01 Son 0 Daughter
No. of siblings:	:	01 Brother 0 Sister,
Address	:	Vill:Jadobpur P.O: Berbari P.S: Shokipur, Dist: Tangail
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>MOST.SAJEDA BEGUM</b>
(iii) Father's name	:	<b>MD.BADSHA MIA</b>
(iv) GB member's info	:	Branch: Nakshala, Centre # 07 (male), Member ID: 3469, Group No: 03 Member since: 27/03/1998 ( 19 Years) First loan: BDT 2,000
Further Information:		Existing Loan:1,50,000 /-, Outstanding loan:63,100/--
(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	:	13 years experience in running business.
Other Own/Family Sources of Income	:	Dairy Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01863-855333
Mother's Contact No.	:	01922-048645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokipur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.SAJEDA BEGUM** joined Grameen Bank since 19 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

# Proposed Nobin Udyokta Business Info

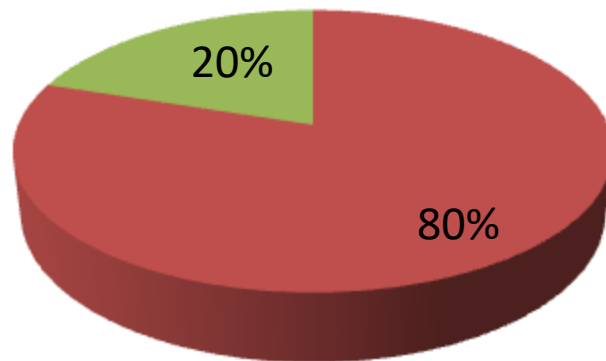
Business Name	:	<b>SAIFUL STORE</b>
Location	:	Berbari, Sokipur,Tangail
Total Investment in BDT	:	BDT 5,00,000/-
Financing	:	Self BDT 4,00,000/-(from existing business) 80% Required Investment BDT 1,00,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Shop.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Tangail.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is three month.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Diesel,Petrol,Mobil,Chaff,Suger,flour,ETC	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Diesel,Petrol,Mobil,Chaff,Suger,flour,ETC	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		1500	18000
Salary (Self)		5000	60000
Intertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		8300	99600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Diesel	10	15000	150,000	5	15000	75000	225,000
Petrol	5	19000	95,000			0	95,000
Mobil	2	32000	64,000			0	64,000
Chaff	5	1200	6,000			0	6,000
Suger	2	3200	6,400			0	6,400
Flour	2	1200	2,400			0	2,400
Cosmatic			5,000			0	5,000
Security			70,000			0	70,000
Others			1,200			25000	26,200
	26	71600	400000	5	15000	100000	500000

## Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 100,000
- Total 500,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Diesel,Petrol,Mobil,Chaff,Suger,flour,ETC	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Diesel,Petrol,Mobil,Chaff,Suger,flour,ETC	<b>2975</b>	<b>89250</b>	<b>1071000</b>	1124550	<b>1180778</b>
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>1180778</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>	<b>100900</b>	<b>102245</b>
<b>Net Profit (E)= [C-D]</b>		<b>7450</b>	<b>89400</b>	<b>93870</b>	<b>98564</b>
<b>Investment Pay Back</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	89,400	93870	98563.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		49400	103270
	<b>Total Cash Inflow</b>	<b>189,400</b>	<b>143,270</b>	<b>201,834</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>49,400</b>	<b>103,270</b>	<b>161,834</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 13 Years  
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

Pictures



সাতরাণী ১নং











# FAMILY PICTURE

