

Proposed NU Business Name: **SHARIF VANGGARI STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN  
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



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

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

Name	:	<b>MD:SHARIFUL ISLAM</b>
Age	:	09-08-1997( 20 Years)
Education, till to date	:	Class-Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	No
Address	:	Vill: Chitholia P.O:Solia P.S: Porshuram, 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	:	<b>NAZMA AKTER</b>
(iii) Father's name	:	<b>JASIM UDDIN</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 86(Female), Member ID:8041, Group No: 06 Member since: 10-05-2007-2017(10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: 12400/-
(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	:	02 years experience in running business. No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01860
Mother's Contact No.	:	01824825536
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAZMA AKTER** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

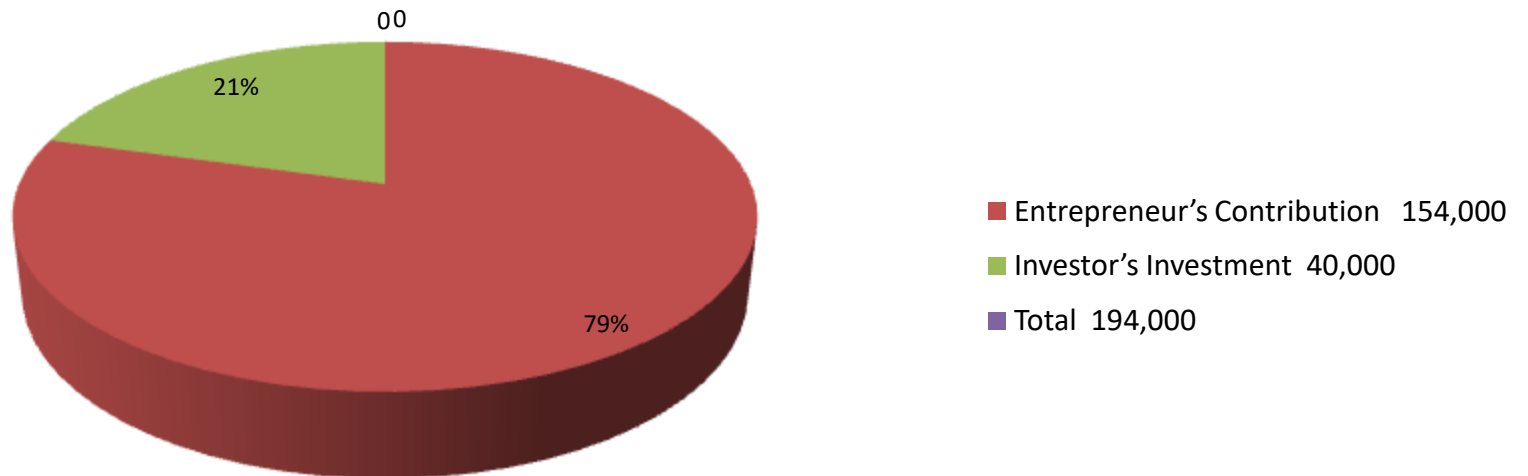
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHARIF VANGGARI STORE</b>
Location	:	Mosque Market ,ChitholiaBazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 194,000/-
Financing	:	Self BDT 154000(from existing business) 79% Required Investment BDT,40,000(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. = 200square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;iron,tin,book,khata,,etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Parshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
iron,tin,books,khata,others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
iron,tin,books,khata,others	2250	67500	810000
<b>Total Variable Expense</b>	<b>2250</b>	<b>67500</b>	<b>810000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less Fixed Expense</b>			
Rent		500	6000
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>
<b>Net Profit (E)= [C-D]</b>		<b>16200</b>	<b>194400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
iron	0	0	40,000			10,000	50,000
tin	0	0	30,000			10,000	40,000
rc botol	0	0	20,000			10,000	30,000
mulam	0	0	10,000			0	10,000
tiger botol	0	0	1,000			0	1,000
cartun	0	0	10,000			10,000	20,000
book	0	0	1,000			10,000	11,000
news print	0	0	1,000			0	1,000
khata	0	0	1,000			0	1,000
others+security	0	0	30,000			0	30,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>144,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>194,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
iron,tin,books,khata,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	3000	90000	1080000	1134000	1190700
<b>Total Variable Expense</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		500	6000	6000	6000
Electric Bill		0	0	300	600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>	<b>76300</b>	<b>77015</b>
<b>Net Profit (E)= [C-D]</b>		<b>23700</b>	<b>284400</b>	<b>298620</b>	<b>313551</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## aCash 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	50,000		
1.2	Net Profit	284,400	298620	313551
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		268400	551020
	<b>Total Cash Inflow</b>	<b>334,400</b>	<b>567,020</b>	<b>864,571</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>66,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>268,400</b>	<b>551,020</b>	<b>848,571</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Masque market,chitholia  
road,Parshuram,Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











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গণপ্রজাতন্ত্রী বাংলাদেশ  
কৃষি উন্নয়ন কর্তৃপক্ষ  
কেন্দ্রিক প্রকল্প  
স্বয়ংসহায়তা কর্মসূচি  
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বসুন্ধরা চিকিৎসা

জমি দেও কোম্পানি

গণপ্রজাতন্ত্রী  
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