

Proposed NU Business Name: SAIFUL GENERAL STORE



Project identification and prepared by: Modon Kumar Biswas,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Saiful Islam Molla
Age	:	21-06-1979 (39 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Dauther
No. of siblings:	:	04 Brothers 01 Sisters
Address	:	Vill: Boroua Longonipara ,P.O: Boroua ,P.S: Khilket, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Momotaz Begum
(iii) Father's name	:	Abdur Rahman Molla
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 02 (Female), Member ID: 1267 , Group No: 04 Member since: 13-08-1997 (20 Years) First loan: BDT = 2,500 /- Last Loan:BDT=30000/- Outstanding loan:= 5060/-
Further Information:		
(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 & Skill Own Business and Training Info	:	20 years of business experience. : 20 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01851-697495
Family's Contact No.	:	01871-407762
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Momotaz Begum joined Grameen Bank since 20 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Saiful General Store
Location	:	Boroua Longonipara, Khilket, Dhaka
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 230,000/- (from existing business) 61 % Required Investment BDT 150,000/- (as equity) 39 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	16 ft x 14 ft= 224 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Ata, Moyda, Oil, Soft Drink, Soap etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from Tongi . ▪Agreed grace period is 3 months.

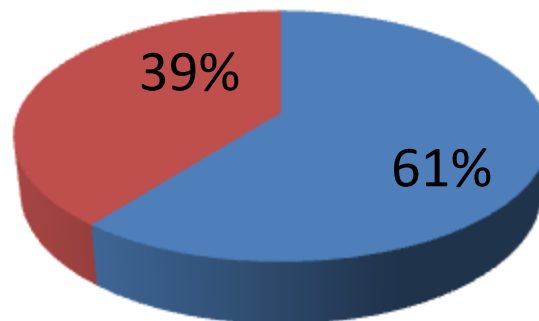
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery	3,300	99,000	1,188,000
	0	0	0
Total Sales (A)	3,300	99,000	1,188,000
Less. Variable Expense			
Grocery	2,640	79,200	950,400
Total variable Expense (B)	2,640	79,200	950,400
Contribution Margin (CM) [C=(A-B)]	660	19,800	237,600
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
Total fixed Cost (D)		12,800	153,600
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	44	2850	125400	Rice	30	2850	85,500	210,900
Dal	100	102	10200	Dal	100	102	10,200	20,400
Mayda	10	1450	14500	Mayda	5	1450	7,250	21,750
Oil	150	85	12750	Oil	200	85	17,000	29,750
Suger	5	2700	13500	Suger	2	2700	5,400	18,900
Shop	150	30	4500	Shop	100	30	3,000	7,500
Soft Drink	20	450	9000	Soft Drink	15	450	6,750	15,750
Bekary	120	65	7800	Bekary	130	65	8,450	16,250
Security Advanced			10000				0	10,000
Machenaries			20000				0	20,000
Others			2350	Others			6,450	8,800
Total			230000				150,000	380,000

Source of Finance

■ Entrepreneur's contibution 230000 ■ Investor's Investment 150000 ■ Total 380000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocury	4,400	132,000	1,584,000	1,663,200	1,746,360
	0	0	0	0	0
Total Sales (A)	4,400	132,000	1,584,000	1,663,200	1,746,360
Less. Variable Expense					
Grocury	3,520	105,600	1,267,200	1,330,560	1,397,088
Total variable Expense (B)	3,520	105,600	1,267,200	1,330,560	1,397,088
Contribution Margin (CM) [C=(A-B)]	880	26,400	316,800	332,640	349,272
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		525	6,300	6,615	6,946
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		13,518	162,220	164,731	167,368
Net Profit (E) [C-D]		12,882	154,580	167,909	181,904
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	154,580	167,909	181,904
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		78,580	170,489
	Total Cash Inflow	308,580	250,489	356,393
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	230,000	80,000	80,000
3	Net Cash Surplus	78,580	170,489	276,393

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 20 Years
Own Business : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures


















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FAMILY PICTURE

