

SAIFUL STORE



Project identification by: Abu Bakkar Siddique

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIFUL ISLAM MOLLA
Age	:	21-06-1980 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	4 Brothers & 1 Sister
Present Address		Vill: Lanjonipara P.O: Barua P.S: Khilkheta 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	:	MOMTAZ BEGUM
(iii) Father's name	:	MD ABDUR RAHMAN MOLLA
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 02 (Female), Member ID: 1267/1, Group No: 04 Member since: 01-07-2004 (10 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 20,000 Outstanding loan: BDT 16,920 Taka
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Twenty years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01851-697495
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Momtaz Begum is a member of Grameen Bank since 10 years. At first she took 5,000 taka loan from Grameen Bank. Momtaz Begum gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIFUL STORE
Location	:	Near Grameen Bank Dokshinkhan Branch Khilkhet, Dhaka
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Sugar, Salt, Bran, Soft drink, Biscuit, Chanachur etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Ichapura.▪Agreed grace period is 4 months.

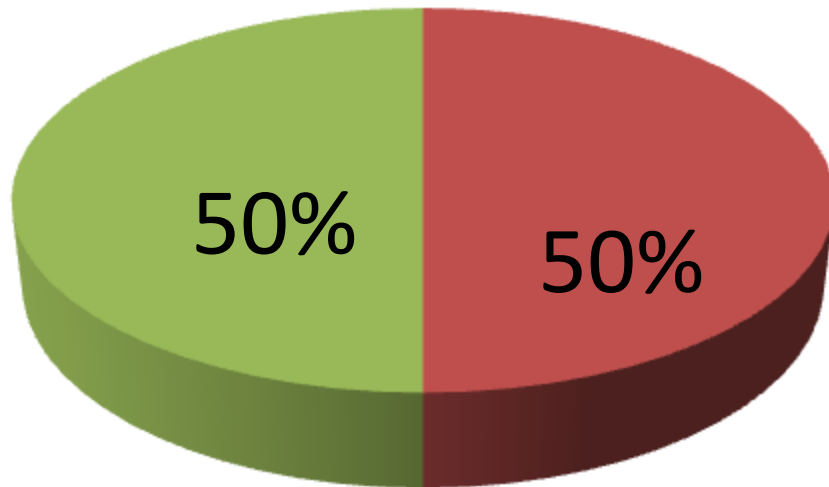
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Bran, Salt, Sugar, Biscuit, Soap, Potato, Chanachur etc	5,500	165,000	1,980,000
Total Sales (A)	5,500	165,000	1,980,000
Less. Variable Expense			
Rice, Pulse, Flour, Bran, Salt, Sugar, Biscuit, Soap, Potato, Chanachur etc	5,000	150,000	1,800,000
Total variable Expense (B)	5,000	150,000	1,800,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		600	7,200
Mobile Bill		200	2,400
Salary (self)		7,000	84,000
Transportation		500	6,000
Total fixed Cost (D)		9,300	111,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Bran, Pulse, Sugar, Oil, Soap etc	48,000	75,000	1,23,000
Soft drinks, Spicy, Biscuit, Chanachur etc	40,000	25,000	65,000
Fridge	12,000	-	12,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Pulse, Flour, Bran, Salt, Sugar, Biscuit, Soap, Potato, Chanachur etc	8,800	264,000	3,168,000	3,231,360	3,295,987
Total Sales (A)	8,800	264,000	3,168,000	3,231,360	3,295,987
Less. Variable Expense					
Rice, Pulse, Flour, Bran, Salt, Sugar, Biscuit, Soap, Potato, Chanachur etc	8,000	240,000	2,880,000	2,937,600	2,996,352
Total variable Expense (B)	8,000	240,000	2,880,000	2,937,600	2,996,352
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	293,760	299,635
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		600	7,200	7,200	7,200
Mobile bill & SMS Monitoring		200	2,400	2,400	2,400
Salary (self)		7,000	84,000	84,000	84,000
Transportation		500	6,000	6,000	6,000
Non Cash Item					
Depreciation		200	2,400	2,400	2,400
Total Fixed Cost		9,500	114,000	114,000	114,000
Net Profit (E) [C-D]		14,500	174,000	179,760	185,635
Investment Payback			40,000	40,000	40,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	162,600	169,948	177,158
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		125,600	258,548
	Total Cash Inflow	265,600	298,548	438,706
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	125,600	258,548	398,706

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 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
Local competitors;

Pictures









FAMILY PICTURE

