

Proposed NU Business Name: **SHARIF STORE**



Project identification and prepared by: Kazem Uddin,
Bashon Unit, Gazipur

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ASHRAFUL
Age	:	01-05-1988 (27 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Kodda, P.O: Kodda bazaar, P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. NURUNNAHAR
(iii) Father's name	:	MD KAMAL HOSSAIN
(iv) GB member's info	:	Branch: Bashon Gazipur , Centre # 37 (Female), Member ID: 3752, Group No: 05 Member since: 02-06-2098 (17 Years) First loan: 3,000 taka. Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-374149
Mother Contact No.	:	01925-765836
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Nurunnahar is a member of Grameen Bank since 17 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHARIF STORE
Location	:	Kodda Bazaar, Gazipur
Total Investment in BDT	:	BDT 6,00,000
Financing	:	Self BDT 3,50,000 (from existing business) 58% Required Investment BDT 2,50,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 28 ft= 528 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Konabari, Gazipur, Chourasta.▪Agreed grace period is 4 months.

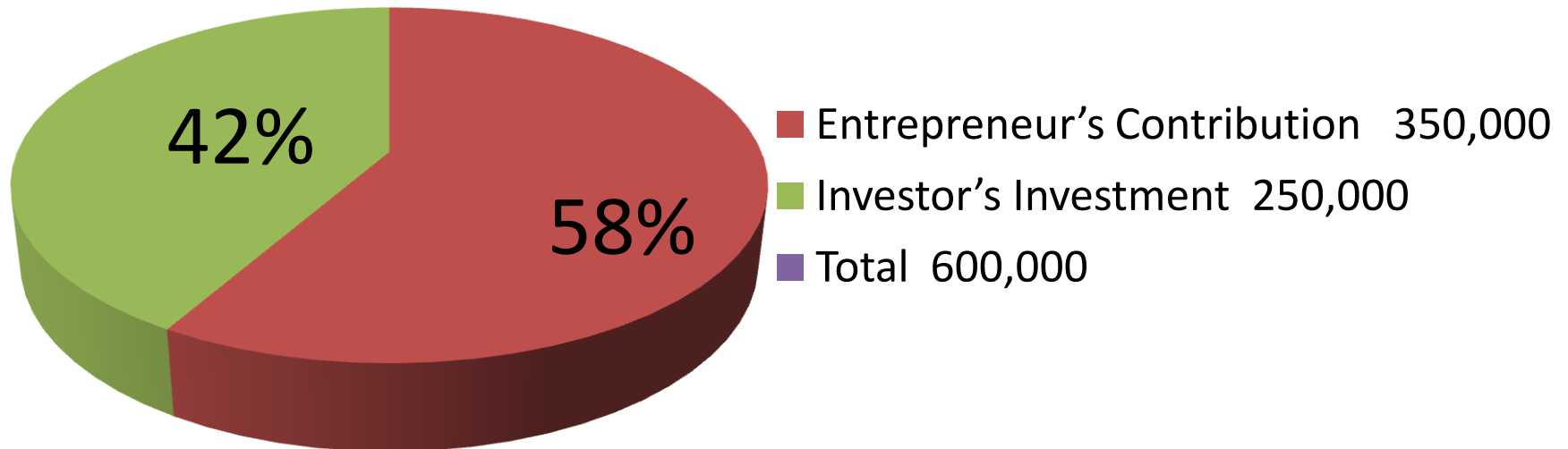
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	3,800	114,000	1,368,000
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	3,230	96,900	1,162,800
Total variable Expense (B)	3,230	96,900	1,162,800
Contribution Margin (CM) [C=(A-B)]	570	17,100	205,200
Less. Fixed Expense			
Rent		2,500	30,000
Electricity bill		400	4,800
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)		9,100	109,200
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Egg, Oil, Biscuit, Soap	1,50,000	1,50,000	3,00,000
Soap, Soft drinks, Salt, Mustard oil	50,000	50,000	1,00,000
Washing powder, Chanachur, Cosmetics etc	50,000	50,000	1,00,000
Security	1,00,000	-	1,00,000
Total	3,50,000	2,50,000	6,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	6,400	192,000	2,304,000	2,419,200	2,540,160
Total Sales (A)	6,400	192,000	2,304,000	2,419,200	2,540,160
Less. Variable Expense					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	5,440	163,200	1,958,400	2,056,320	2,159,136
Total variable Expense (B)	5,440	163,200	1,958,400	2,056,320	2,159,136
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity bill		400	4,800	5,500	6,000
Mobile bill & SMS Monitoring		600	7,200	7,500	8,000
Transportation		800	9,600	11,000	13,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	4,000	4,500
Guard		100	1,200	1,500	1,800
Total Fixed Cost		12,700	152,400	155,500	159,300
Net Profit (E) [C-D]		16,100	193,200	207,380	221,724
Investment Payback			150,000	150,000	100,000

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	250,000		
1.2	Net Profit	193,200	207,380	221,724
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		43,200	200,580
	Total Cash Inflow	443,200	250,580	422,304
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	150,000	150,000	100,000
	Total Cash Outflow	400,000	150,000	100,000
3	Net Cash Surplus	43,200	100,580	322,304

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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











মেসার্স

শরিফ

শোর

প্রোঃ মোঃ আশরাফুল

এখানে বিভিন্ন প্রকারের

উন্নত মানের চাউল

ডাউল, তেল, ময়দা

শরিফ

শোর

প্রোঃ মোঃ আশরাফুল

এখানে বিভিন্ন প্রকারের

উন্নত মানের চাউল

ডাউল, তেল, ময়দা

কুড়া, ভূঁসি পাইকারী ও

খুচরা বিক্রি করা হয়।

মাহেব আলী











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আশরাফুল
 Name: MD. ASHAELIL
 পিতা: মোঃ কাশেম হোসেন
 মাতা: বেগম সুলতানা
 Date of Birth: 01 May 1988

ID NO: 3313023756284

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা
 বা অন্যভাবে হস্তান্তর করা হলে নির্দিষ্ট শর্তে অধিকার করা হওয়ার জন্য মনুসূত্র করা হতে পারে।
 সূত্রসমূহ: বাংলাদেশি পরিচয়পত্র, প্রাপ্য/স্বাক্ষর: স্বাক্ষর, স্বাক্ষর/স্বাক্ষর, স্বাক্ষর/স্বাক্ষর
 - ২০০৯, জাতীয় পরিচয় পত্র, জাতীয় পরিচয়

রক্তের গ্রুপ / Blood Group: AB+

(Signature)

জাতীয় পরিচয়পত্রের স্বাক্ষর: ০৯/০৫/২০০৯



FAMILY PICTURE

