

# Proposed NU Business Name: **SHORIF STORE**



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Ghatal Unit

Project verified by: Md. Mizanur Rahman Patowary



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

Name	:	<b>MD. SHORIF</b>
Age	:	29-06-1988(27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	N/A
Address	:	Vill: Chantara P.O: Chantara P.S: Ghatail, 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>MRS. MAZEDA BEGUM</b>
(iii) Father's name	:	<b>LATE. ABDUL KHALEQUE</b>
(iv) GB member's info	:	Branch: Ghatail, Centre # 63 (Female), Member ID: 6875, Group No: 05 Member since: 01-01-2013. (03 Years) First loan: BDT 10,000 Taka.
Further Information:		Outstanding loan: BDT 22848 Taka.
(v) Who pays GB loan installment	:	Son
(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	:	3 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.	:	01721-144990
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MRS.MAZEDA BEGUM joined Grameen Bank since 03 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHORIF STORE</b>
Location	:	Chantara
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 56% Required Investment BDT 80,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	5 ft x 09 ft= 45 square ft
Security of the shop	:	20,000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Card,Shampoo,SaltChips,Chanachur etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The Shop Is Rented.</li> <li>▪Collects goods from Ghatail Bazaar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

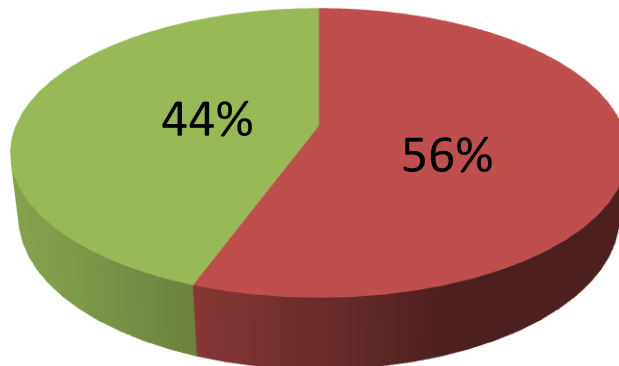
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Soap, Soft drinks, Cosmetics, Oil, Egg, Washing Powder, Biscuits, Bread, Card, Shampoo, Salt Chips, Chanachur etc.	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
Rice, Pulse, Soap, Soft drinks, Cosmetics, Oil, Egg, Washing Powder, Biscuits, Bread, Card, Shampoo, Salt Chips, Chanachur etc.	2,250	76,500	918,000
<b>Total variable Expense (B)</b>	2,250	76,500	918,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13,500	162,000
<b>Less. Fixed Expense</b>			
Rent		300	3,600
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,500	18,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		7,900	94,800
<b>Net Profit (E) [C-D]</b>		5,600	67,200

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Soap, Soft drinks, Cosmetics, Oil, Egg, Washing P etc.	100,000		100,000
Rice=30*1450, Pulse=2*6000, Soft Drinks=30*525, Biscuits=15*290		55,000	55,000
Cosmetics		10,000	10,000
Soyabean=5*1400, Shorisha=5*1600		15,000	15,000
<b>Total</b>	100,000	80,000	180,000

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Card,Shampoo,SaltChips,Chanachur etc.	4,500	135,000	1,620,000	1,701,000
<b>Total Sales (A)</b>	4,500	135,000	1,620,000	1,701,000
<b>Less. Variable Expense</b>				
Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Card,Shampoo,SaltChips,Chanachur etc.	3,825	114,750	1,377,000	1,445,850
<b>Total variable Expense (B)</b>	3,825	114,750	1,377,000	1,445,850
<b>Contribution Margin (CM) [C=(A-B)]</b>	675	20,250	243,000	255,150
<b>Less. Fixed Expense</b>				
Rent		300	3,600	3,600
Electricity Bill		500	6,000	6,000
Mobile Bill		350	4,200	4,200
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	18,000
Entertainment		350	4,200	4,200
Salary (staff)		3,000	36,000	36,000
<b>Non Cash Item</b>				
Depreciation			4,000	4,000
<b>Total Fixed Cost</b>		11,000	136,000	136,000
<b>Net Profit (E) [C-D]</b>		9,250	107,000	119,150
<b>Investment Payback</b>			48,000	48,000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	107,000	119,150
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		59,000
	<b>Total Cash Inflow</b>	<b>187000</b>	<b>178150</b>
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,000</b>	<b>130150</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
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  
Political unrest

Pictures



















# FAMILY PICTURE

