

Proposed NU Business Name: **SHARINA DEPARTMENTAL STORE**



Project identification and prepared by: Md. Delwer Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta5

Name	:	SANIAT ISLAM SHAIKAT
Age	:	03/06/1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Sisters
Address	:	Vill: Khodadia, P.O: Kapashia, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SHAMIMA
(iii) Father's name	:	MD. NURUL HAQUE
(iv) GB member's info	:	Branch: Kapashia, Centre # 20 (Male), Member ID: 1664/1, Group No: 02 Member since: 02/06/2008 to 2015 (07 Years) First Loan: BDT 20,000/-
Further Information:		Existing Loan: BDT 1,00,000/- Outstanding Loan: Nil
(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	:	04 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Poultry farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-627693
Family's Contact No.	:	01753-3081488
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD. NURUL HAQUE joined Grameen Bank since 07 years ago. At first he took 20,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHARINA DEPARTMENTAL STORE
Location	:	Kapashia College Road.
Total Investment in BDT	:	BDT 3,88,340/-
Financing	:	Self BDT 3,08,340 (from existing business) 79% Required Investment BDT 80,000 (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	1,50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Cosmetics, Soft Drinks etc▪Average 20 % gain on sale.▪The business is operated by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Kapashia.▪Agreed grace period is 3 months.

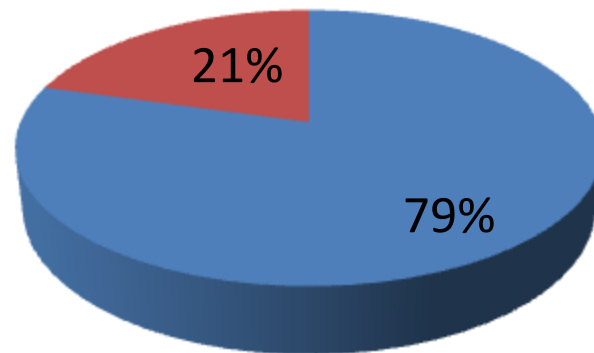
Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Generator		300	3,600
Total fixed Cost (D)		8,050	96,600
Net Profit (E) [C-D]		12,950	1,55,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Rice	3 Sacks	2,500	7,500	5 Sacks	2,500	12,500	20,000
Pulse	1 Sack	4,500	4,500	2 Scks	4,500	9,000	13,500
Wheat Flour	1 Sack	1,000	1,000	3 Sacks	1,000	3,000	4,000
Corn Flour	1 Sack	2,500	2,500	4 Sacks	2,500	10,000	12,500
Salt	2 Sacks	770	1,540	-	-	-	1,540
Sugar	1 Sack	3,300	3,300	3 Sacks	3,300	9,900	13,200
Bakery Items	-	-	20,000	-	-	5,000	25,000
Oil	-	-	10,000	100 p	100	10,000	20,000
Chickpea	1 Sack	4,000	4,000	-	-	-	4,000
Soap/Detergent	-	-	5,000	-	-	-	5,000
Soft Drinks	20 Case	450	9,000	25 case	450	11,250	20,250
Cosmetics	-	-	70,000	-	-	8,000	78,000
Other Items	-	-	20,000	-	-	1,350	21,350
Security	-	-	1,50,000	-	-	-	1,50,000
Total			3,08,340			80,000	3,88,340



Source of Finance

■ Entrepreneur's contibution 3,08,340

■ Investor's Investment 80,000

■ Total 3,88,340

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	5,500	1,65,000	19,80,000	20,79,000	21,82,950
Total Sales (A)	5,500	1,65,000	19,80,000	20,79,000	21,82,950
Less. Variable Expense					
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	4,400	1,32,000	15,84,000	16,63,200	17,46,360
Total variable Expense (B)	4,400	1,32,000	15,84,000	16,63,200	17,46,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	3,96,000	4,15,800	4,36,590
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,700	3,800
Transportation		800	9,600	11,000	13,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Generator		300	3,600	3,600	3,600
Total Fixed Cost		8,400	1,00,800	1,02,600	1,04,900
Net Profit (E) [C-D]		24,600	2,95,200	3,13,200	3,31,690
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	2,95,200	3,13,200	3,31,690
1.3	Opening Balance of Cash Surplus		2,63,200	5,44,400
	Total Cash Inflow	3,75,200	5,76,400	8,76,090
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	2,63,200	5,44,400	8,44,090

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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

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FAMILY PICTURE

