

Proposed NU Business Name: **SAIFUL STORE**



Project identification and prepared by: Md. Belal hossain
Chagal naiya, feni

Project verified by: Susanto kumar bisshas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIFUL ISLSM
Age	:	01/01/1985 (32Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	06 Brother 02 Sisters
Address	:	Vill: Joynagar,P.O: Chadgazi P.S: Chagalnaiya , Dist: Feni.

Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHORIFA KHATUN
(iii) Father's name	:	ALI AHAMMOD
(iv) GB member's info	:	Branch: Mohamaya, Centre # 10/(Female), Member ID:3354, Group No: 03 Member since: 05-03-2005 -2011 (6YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 0,000/-
(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	:	10 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01812-966576
Mother's Contact No.	:	01815-607769
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHORIDA KHATUN joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

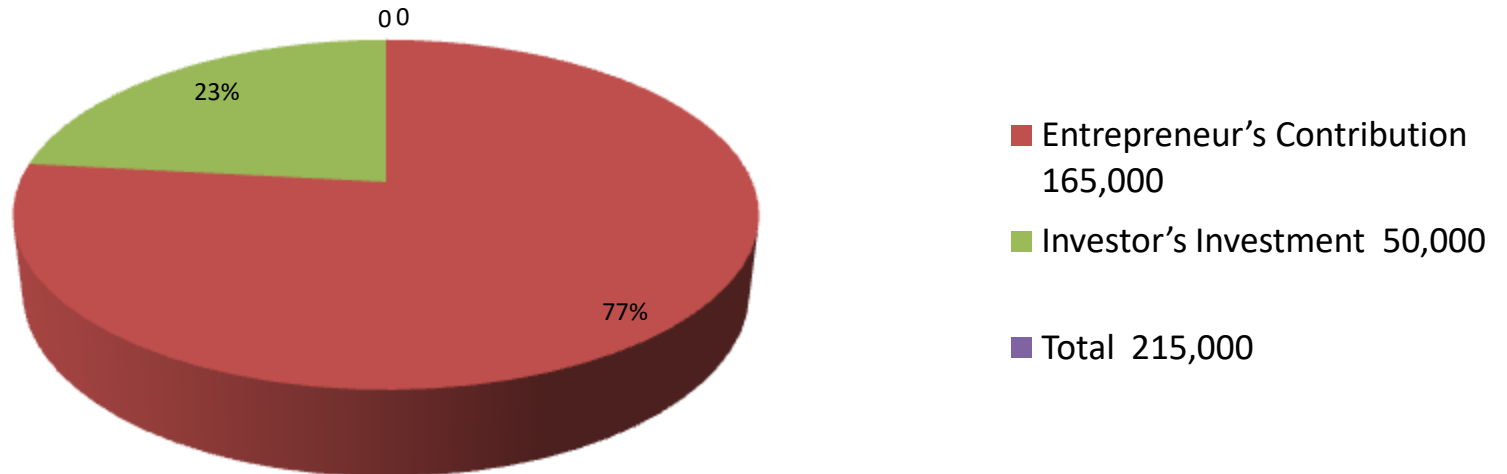
Business Name	:	SAIFUL STORE
Location	:	Joynagar mor,Chadgaci,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 2,15,000/-
Financing	:	Self BDT 165,000/- (From Existing Business) 77% Required Investment Bdt,50,000(as Equity) 23%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 300 Square Ft
Security Of The Shop	:	0,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Rice,Sugar,Ata, Biscuit, Soft drink etc .▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In own Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Rice,Sugar,Ata, Biscuit, Soft drink etc	2400	72000	864000
	0	0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Rice,Sugar,Ata, Biscuit, Soft drink etc	2040	61200	734400
Total Variable Expense	2040	61200	734400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 1		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	10	2,000	20,000	10	2,000	20,000	40,000
suger	10	2,600	26,000	5	2,600	13,000	39,000
atta	10	1,300	13,000			17,000	30,000
biscuit	0	0	50,000			0	50,000
soft drink	200	50	10,000			0	10,000
soyabeen oil	50	100	5,000			0	5,000
musterd oil	100	150	15,000			0	15,000
soap	200	30	6,000			0	6,000
others			20,000			0	20,000
			0			0	0
Total	580	6230	165,000	15	4,600	50,000	215,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Sugar,Ata, Biscuit, Soft drink etc	2900	87000	1044000	1096200	1151010
0	0	0	0	0	0
Total Sales(A)	2900	87000	1044000	1096200	1151010
Less Variable Expense (B)					
Rice,Sugar,Ata, Biscuit, Soft drink etc	2465	73950	887400	931770	978359
Total Variable Expense	2465	73950	887400	931770	978359
Contributon Margin (CM) [C=(A-B)]	435	13050	156600	164430	172652
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6300	75600	76180	76769
Net Profit (E)= [C-D]		6750	81000	85050	89303
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	81,000	85050	89302.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61000	126050
	Total Cash Inflow	131,000	146,050	215,353
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	61,000	126,050	195,353

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop, Joynagar
mor, Chadgaci, Chagalniya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FEVECOL Super Issue

NEWAZ

Potatoes

Eggs

Chair



A certificate or document is hanging on the blue wall to the right of the man.

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