

## Proposed NU Business Name: **M/S SARKER GENERAL STORE**



Project identification and prepared by: Modon Kumar Biswas  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Md Atik Sarker</b>
Age	:	02-02-1989 ( 29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	5 Brothers 2 Sisters
Address	:	Vill: Noddapara ,P.O:Dashinkhan ,P.S: Dakshinkhan, 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	:	Mosammat Rahela Khatun
(iii) Father's name	:	Late Bahauddin Sarker
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 15 (Female), Member ID:10414 , Group No: 616 Member since: 11-04-2015( 3Years) First loan: BDT = 5,000 /- Last loan:BDT=10000/- Outstanding loan:= 7660/-
Further Information:		
(v) Who pays GB loan installment	:	Own
(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 & Skill Own Business and Training Info	:	10 years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-722293
Family's Contact No.	:	01758-853496
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Rahela Khatun** joined Grameen Bank since 03 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. She Utilized the loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S Sarker General Store</b>
Location	:	Noddapara,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/- (from existing business) 60% Required Investment BDT 100,000/- (as equity) 40 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	BDT 65,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice,Dal,Oil,Suger,Ata,Bakery Soft Drink,Cosmatic etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is Owner .</li><li>▪Collects goods from Tongi.</li><li>▪Agreed grace period is 3 months.</li></ul>

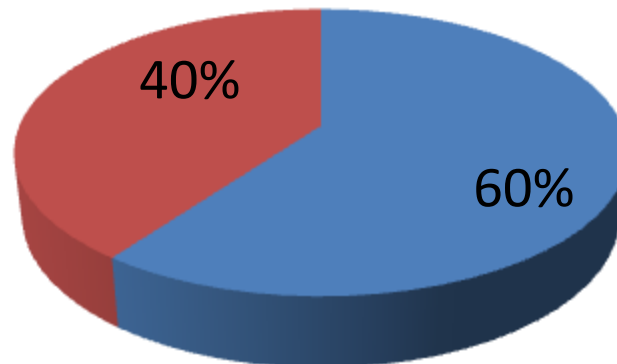
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery	2,200	66,000	792,000
		0	0
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>
<b>Less. Variable Expense</b>			
Grocery	1,760	52,800	633,600
<b>Total variable Expense (B)</b>	<b>1,760</b>	<b>52,800</b>	<b>633,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>440</b>	<b>13,200</b>	<b>158,400</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		800	9,600
Transportation		1,000	12,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	12	2950	35400	Rice	15	2950	44,250	79,650
Dal	120	105	12600	Dal	100	105	10,500	23,100
Oil	150	85	12750	Oil	100	85	8,500	21,250
Suger	1	2750	2750	Suger	2	2750	5,500	8,250
Ata	3	1300	3900	Ata	3	1300	3,900	7,800
Bakary	130	68	8840	Bakary	120	68	8,160	17,000
Soft-Drink	7	420	2940	Soft-Drink	20	420	8,400	11,340
Cosmatice	150	105	15750	Cosmatice	30	105	3,150	18,900
			0				0	0
Machnerise			40000				0	40,000
Others			15070	Others			7,640	22,710
<b>Total</b>			<b>150,000</b>				<b>100,000</b>	<b>250,000</b>

## Source of Finance

■ Entrepreneur's contibution 150000 ■ Investor's Investment 100000 ■ Total 250000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Grocery	3,100	93,000	1,116,000	1,171,800	1,230,390
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,100</b>	<b>93,000</b>	<b>1,116,000</b>	<b>1,171,800</b>	<b>1,230,390</b>
<b>Less. Variable Expense</b>					
Grocery	2,480	74,400	892,800	937,440	984,312
<b>Total variable Expense (B)</b>	<b>2,480</b>	<b>74,400</b>	<b>892,800</b>	<b>937,440</b>	<b>984,312</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>620</b>	<b>18,600</b>	<b>223,200</b>	<b>234,360</b>	<b>246,078</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		840	10,080	10,584	11,113
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		667	8,000	8,000	8,000
<b>Total Fixed Cost</b>		<b>8,707</b>	<b>104,480</b>	<b>106,304</b>	<b>108,219</b>
<b>Net Profit (E) [C-D]</b>		<b>9,893</b>	<b>118,720</b>	<b>128,056</b>	<b>137,859</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	118,720	128,056	137,859
1.3	Depreciation (Non cash item)	8,000	8,000	8,000
1.4	Opening Balance of Cash Surplus		86,720	182,776
	<b>Total Cash Inflow</b>	<b>226,720</b>	<b>222,776</b>	<b>328,635</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,720</b>	<b>182,776</b>	<b>288,635</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Own Business : 10 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



সরকারি জেনারেল

য়েল স্টোর

শ্রোঃ আতিক সরকার  
মজিবাবাদ (নন্দাপাড়া ক্রম মোড়)  
দক্ষিণবঙ্গ, ঢাকা-১২৫০।  
মোবাইল: ০১৯১২-৭২২২৯৫  
০১৯১২-৮৪১৩৯৯





















মেজার্স সরকার এন্টারপ্রাইজ

প্রো: আতিক সরকার (রাজিব)

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# FAMILY PICTURE

