

SHARIF STORE



Project identification by: Sohel Mollah, Unit Manager, Jamorkee, Tangail

Project prepared by: Md Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHARIF MIA
Age	:	09-10-1981 (34 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Pakulla P.O: Jamarkee P.S: Mirjapur 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	:	ALYEA BEGUM
(iii) Father's name	:	MD ALI AJGOR ALI MIA
(iv) GB member's info	:	Branch: Jamorkee Centre # 75 (Female), Member ID: 5946, Group No: 08 Member since: 01-02-1995 (20 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 45,000 Outstanding loan: BDT 24,750
(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	:	Fifteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Vegetables selling)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-905731
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamorkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Aleya Begum is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. Aleya Begum gradually took loan from GB. Utilize loan in vegetables selling business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHARIF STORE
Location	:	Pakulla bazar, Mirjapur, Tangail
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chips, Chanachur, Soft drinks, Cosmetics, Bread etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

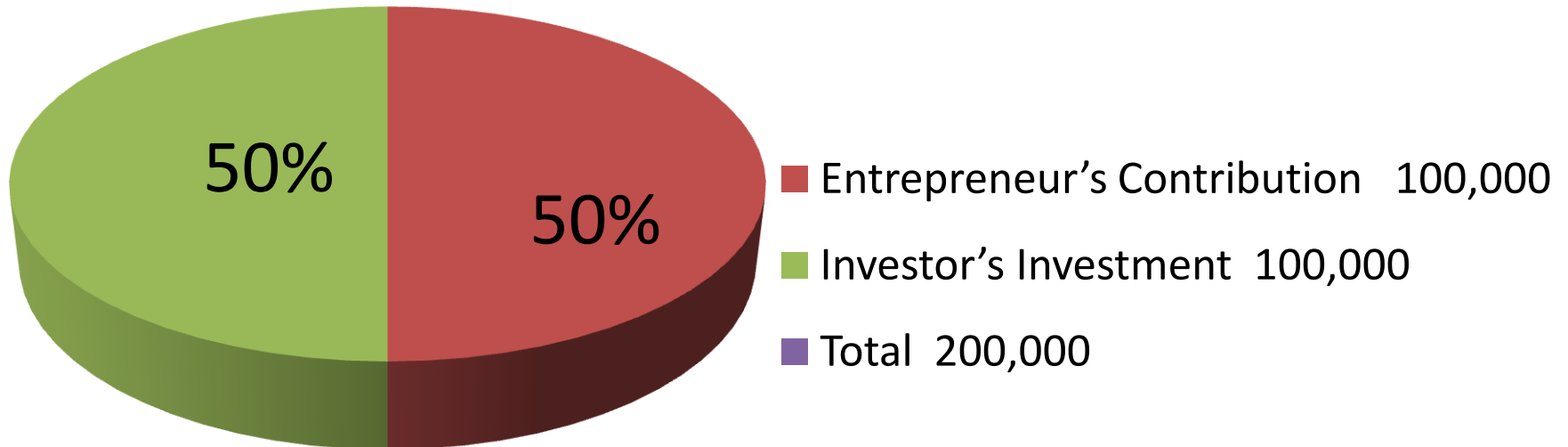
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics, Bread etc	3,000	90,000	1,080,000
Rent from position	100	3,000	36,000
Total Sales (A)	3,100	93,000	1,116,000
Less. Variable Expense			
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics, Bread etc	2,640	79,200	950,400
Total variable Expense (B)	2,640	79,200	950,400
Contribution Margin (CM) [C=(A-B)]	460	13,800	165,600
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Entertainment		300	3,600
Transportation		500	6,000
Guard		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics, Bread etc.	85,000	1,00,000	1,85,000
Fridge	15,000	-	15,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics, Bread etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Rent from position	100	3,000	36,000	37,800	39,690
Total Sales (A)	5,100	153,000	1,836,000	1,927,800	2,024,190
Less. Variable Expense					
Biscuit, Chips, Chanachur, Soft drinks, Cosmetics, Bread etc	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		400	4,800	5,500	6,000
Mobile bill & SMS Monitoring		450	5,400	6,000	6,500
Entertainment		300	3,600	4,000	4,500
Transportation		500	6,000	7,000	8,000
Guard		100	1,200	1,500	1,700
Salary (self)		6,000	72,000	72,000	72,000
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		9,000	108,000	111,000	113,700
Net Profit (E) [C-D]		12,000	144,000	153,600	164,130
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	144,000	153,600	164,130
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		107,000	223,600
	Total Cash Inflow	247,000	263,600	390,730
2	Cash Outflow			
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
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	107,000	223,600	350,730

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 15 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
Local competitors;

Pictures















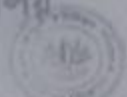


পশুচিকিৎসা বিশ্ববিদ্যালয়

১৯৭৬ সন

২নং জাম্বুকী ইউনিয়ন পরিষদ কার্যালয়

উপজেলা- বিজাপুর, জেলা- টাঙ্গাইল।



লাইসেন্স

স্মারক নং: ০৪
 প্রাপ্তি তারিখ: ৩৩/১২/২০২২
 লাইসেন্সের নাম: ডাঃ মোঃ জাবেদ মিলন
 পেশার নাম: আমি জেজোর
 পেশার শ্রেণি: পশুচিকিৎসা বিজ্ঞানী
 স্থান: বিজাপুর
 লাইসেন্সের মেয়াদ: ১২ মাস
 লাইসেন্সের নং: ৩৩-৬-১০২৫
 ইস্যু করা তারিখ: ২০২২
 ইস্যু করা স্থান: বিজাপুর

আমি ডাঃ মোঃ জাবেদ মিলন
 উপজেলা- বিজাপুর, জেলা- টাঙ্গাইল।
 ২নং জাম্বুকী ইউনিয়ন পরিষদ
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তারিখ: ১১/০২/২২

পশুচিকিৎসা বিশ্ববিদ্যালয়
 Bangladesh Veterinary University

নাম: ডাঃ জাবেদ মিলন
 পেশা: পশুচিকিৎসা বিজ্ঞানী
 স্থান: বিজাপুর
 ডায়েরী নং: ৩৩-৬-১০২৫
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১. এই লাইসেন্সের মালিকের নামে কেবলমাত্র লাইসেন্সের মেয়াদের মধ্যে পশুচিকিৎসা কার্যক্রম পরিচালনা করা যাবে।
 ২. লাইসেন্সের মালিকের নামে লাইসেন্সের মেয়াদের মধ্যে পশুচিকিৎসা কার্যক্রম পরিচালনা করা যাবে।
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103

FAMILY PICTURE

