

Proposed NU Business Name: **M/S IMRAN STORE**



Project identification and prepared by: Md. Delower hossain,
Kapashia Unit,Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta5

Name	:	MD. YASIN ARAFAT
Age	:	14-02-1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers
Address	:	Vill: kapashia, P.O: Kapashia-1730, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROWSHON ARA BEGUM
(iii) Husband's name	:	A. MOTALIB
(iv) GB member's info	:	Branch: Kapashia, Centre # 12 (Female), Member ID: 1304, Group No: 01 Member since: 20-04-1992 to 2017 (25 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 26,680 /-
(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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01984-729625
Husband's Contact No.	:	01785-030629
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROWSHON ARA BEGUM joined Grameen Bank since 25 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	:	M/S IMRAN STORE
Location	:	Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,10,000 (from existing business) 65% Required Investment BDT 50,000 (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bakery , Cosmetics, Ice Cream, Cold Drinks, Paper, Other goods etc▪Average 15 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Kapasia, Gazipur▪Agreed grace period is 3 months.

Existing Business

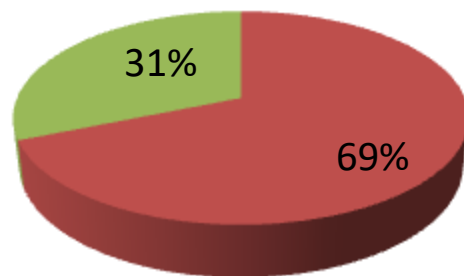
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bakery , oil, Cold Drinks, Rice, flour,potato etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Bakery , oil, Cold Drinks, Rice, flour,potato etc	2,500	75,000	900,000
Total variable Expense (B)	2,500	75,000	900,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1500	18,000
Electricity Bill		500	6,000
Guard		100	1,200
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,550	90,600
Net Profit (E) [C-D]		7,450	89,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery	-	-	10,000			5,000	15,000
Milk /tea	-	-	10,000				10,000
Soft Drinks	5	520	2,600	20 Case	520	10,400	13,000
Soap	150	40	6,000				6,000
Soyabin oil	2 Carton	1,800	3,600	3 Carton	1,800	5,400	9,000
Powder	30	45	1,350				1,350
Oil	2 Drum	6,000	12,000	2 Drum	6,000	12,000	24,000
Confectionery	-	-	3,000				3,000
Detergent	50	50	2,500				2,500
Potato	1 Sack	700	700				700
Masala	-	-	8,000				8,000
Flour	1 Sack	1,100	1,100				1,100
Rice	2 Sack	2,900	5,800	5 Sack	2,900	14,500	20,300
Egg	-	-	5,000				5,000
Other Items	-	-	2,550			2,700	5,250
Security	-	-	30,000				30,000
Total			110,000			50,000	160,000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery , oil, Cold Drinks, Rice, flour,potato etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Bakery , oil, Cold Drinks, Rice, flour,potato etc	3,320	99,600	1,195,200	1,254,960	1,317,708
Total variable Expense (B)	3,320	99,600	1,195,200	1,254,960	1,317,708
Contribution Margin (CM) [C=(A-B)	680	20,400	244,800	257,040	269,892
Less. Fixed Expense					
Rent		1500	18,000	19,000	20,000
Electricity Bill		600	7,200	7,400	7,500
Guard		100	1,200	1,200	1,200
Mobile Bill		350	4,200	4,400	4,600
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,700	92,400	93,900	95,300
Net Profit (E) [C-D)		12,700	1,52,400	1,63,140	1,74,592
Investment Payback			20,000	20000	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	1,52,400	1,63,140	1,74,592
1.4	Opening Balance of Cash Surplus		1,32,400	2,75,540
	Total Cash Inflow	202,400	2,95,540	4,50,132
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,32,400	2,75,540	4,30,132

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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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স্বাস্থ্য শক্তি
সামাজিক উন্নয়ন

গ্রামীণ শক্তি সামাজিক

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্প

প্রকল্পের নাম:

স্বাস্থ্য শক্তি সামাজিক উন্নয়ন প্রকল্প

ইউনিটের নাম:

স্বাস্থ্য শক্তি সামাজিক উন্নয়ন প্রকল্প প্রস্তাব গ্রহণ

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

স্বাস্থ্য শক্তি সামাজিক উন্নয়ন

বয়স:

১৯ বছর

জন্ম তারিখ:

১৪/০২/১৯৯৮

শিক্ষাগত যোগ্যতা:

এসসি এসসি

বৈবাহিক অবস্থা:

অস্বাভাবিক

ছেলে-মেয়ের সংখ্যা:

দুই







FAMILY PICTURE

