

Proposed NU Business Name:M/S SALIM STORE



Project identification and prepared by: Md Mahabur Rahman,
Dhonbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SALIM HOSSEN
Age	:	07-07-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 Daughter 0 Son
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Boldiata,P.O: Boldiatabazar,P.S: Dhanbari, 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	:	MOST.SALINA BEGUM
(iii) Father's name	:	MD.AB: JOLIL
(iv) GB member's info	:	Branch: Nalhara, Centre # 40 (female), Member ID:3096/1 , Group No: 06 Member since: 2014 Running(04Years) First loan: BDT = 10,000 Last Loan = 20,000
Further Information:	:	Outstanding loan:= 11,200
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	03 years of business experience.
Own Business and Training Info	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-629136
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SALINA BEGUM joined Grameen Bank since 04 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SALIM STORE
Location	:	Satterkandibazar,Dhanbari,Tangail.
Total Investment in BDT	:	BDT 148,000/-
Financing	:	Self BDT 108,000/- (from existing business) 73% Required Investment BDT 40,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 08 ft= 128 square ft
Security of the shop	:	BDT 70,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; potato chips,chanachur etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is Ranted.▪Collects goods from .Dhanbari.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
buscut,oill,sap,chanachur	4,000	120,000	1,440,000
servics	0	0	0
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
buscut,oill,sap,chanachur	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		600	7,200
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		200	2,400
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		10,000	120,000

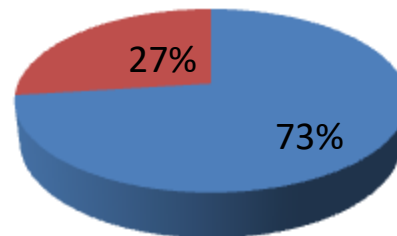
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
buscut	100p	40	4000	buscut	100p	40	4,000	8,000
oill	100p	50	5000	oill	20p	100	2,000	7,000
saop	30p	25	750	saop		0	0	750
chanachur	20p	50	1000	chanachur		0	0	1,000
komoal pani	50p	100	5000	komoal pani	50p	100	5,000	10,000
rice	4b	2500	10000	rice	10b	2500	25,000	35,000
vushe	1b	1000	1000	vushe	4b	1000	4,000	5,000
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			11250	Others			0	11,250
Secuirity of Shop			70000					70,000
Machinaries			0	Machinaries			0	0
Total			108,000				40,000	148,000

Source of Finance

■ Entrepreneur's contibution 108000

■ Investor's Investment 40000

■ Total 148000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
buscut,oill,sap,chanachur	4,500	135,000	1,620,000	1,701,000
servics	0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000
Less. Variable Expense				
buscut,oill,sap,chanachur	3,825	114,750	1,377,000	1,445,850
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850
Contribution Margin (CM) [C=(A-B)	675	20,250	243,000	255,150
Less. Fixed Expense				
Rent		1,200	14,400	14,400
Electricity Bill		660	7,920	8,316
Transportation		550	6,600	6,930
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		220	2,640	2,772
Graud Bill		220	2,640	2,772
Generator Bill		0	0	0
Mobile Bill		315	3,780	3,969
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		8,165	97,980	99,159
Net Profit (E) [C-D]		12,085	145,020	155,991
Investment Payback			24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	145,020	155,991
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		121,020
	Total Cash Inflow	185,020	277,011
2	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	121,020	253,011

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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







FAMILY PICTURE

