

Proposed NU Business Name: **IBN SALMAN GENERAL STORE**



Project identification and prepared by: Md. Shahidul Islam,
Elasin Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD IMRAN HOSSAIN IMU
Age	:	05-10-1990 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Hinganagar, P.O: P.S:Delduar,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	:	RINA BEGUM
(iii) Father's name	:	MD AZAHAR ALI
(iv) GB member's info	:	Branch: Atia Delduare, Centre # 27(Female), Member ID: 7926, Group No: 09 Member since: 23-07-2008 (7 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: 20000 Taka, Outstanding loan
(v) Who pays GB loan installment	:	Brother
(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	:	3 years 6 Months experience in running business. He has 6 months training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720404131
Mother's Contact No.	:	01621905009
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin. Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA BEGUM joined Grameen Bank since 7 Years ago. At first she took 1,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	IBN SALMAN GENERAL STORE
Location	:	Hinganagar,Kolabagan
Total Investment in BDT	:	BDT 1,98,000
Financing	:	Self BDT 1,18,000(from existing business) 60% Required Investment BDT 80,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like ; Rice, Flour, Potato, Bran, Soya bin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Electric items etc▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail▪Agreed grace period is 4 months.

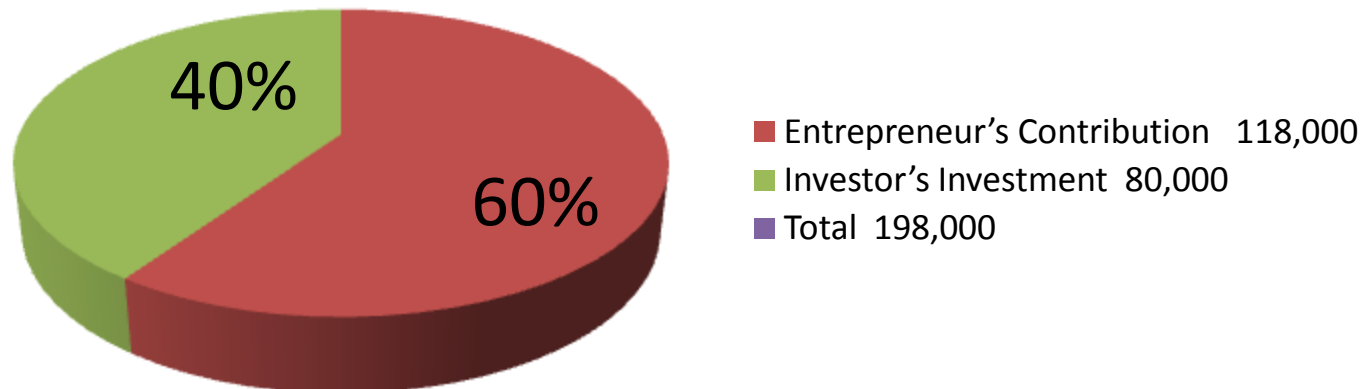
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery Items & Elctric accessoriess	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocery Items	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less Variable Expense			
Rent		800	9600
Electricity bill		700	8400
Transportation		600	7200
Salary (self)		5000	60000
Guard		400	4800
Generator		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,700	92400
Net Profit (E)= [C-D]		5,800	69600

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice,Bran,Sugar,Oil,Biscuit,Chocolet,Soap,Detargent,Paste,Pen,Soft drinks,	33,000	35,000	68000
Coil,Soft drinks,Coil,Bread,Chanachur,Shampo,Chips,others.	35,000	22,800	57800
Electric Items	20,000	22,200	42200
Fridge	30,000		30000
	118,000	80,000	198000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery Items	4200	126000	1512000	1587600
Total Sales (A)	4200	126000	1512000	1587600
Less Variable Expense				
Grocery Items & Electric accessories	3570	107100	1285200	1349460
Total variable Expense (B)	3,570	107100	1285200	1349460
Contribution Margin (CM) [C=(A-B)]	630	18900	226800	238140
Less Variable Expense				
Rent		1,000	12,000	12,300
Electricity bill		900	10800	12200
Transportation		800	9600	9,800
Salary (Self)		5000	60000	60000
Guard		400	4800	4800
Mobile bill		300	3600	3800
Total fixed cost (D)		8,400	100800	102,900
Net Profit (E)= [C-D]		10500	126000	135,240
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	126,000	135,240
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		78,000
	Total Cash Inflow	206000	213240
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	78,000	165240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill: 3 years 6 Months
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

