

Proposed NU Business Name: **IMRAN STORE**



Project identification and prepared by: Md Kajem Uddin,
Bashon Unit, Gazipur

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD IMRAN HOSSAIN
Age	:	01-01-1996 (20 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Kodda Kathalia Para, P.O: Kodda Bazaar, P.S: Gazipur, 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	:	ISMOTARA
(iii) Father's name	:	MD SIDDIQUR RAHMAN
(iv) GB member's info	:	Branch: Bashon Centre # 06 (Female), Member ID: 6313/1, Group No: 08 Member since: 03-06-1997 (19 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: BDT 12,050/-
(v) Who pays GB loan installment	:	Parents
(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	:	6 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.	:	01945-263090
Mother's Contact No.	:	01714-832165
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ISMOTARA joined Grameen Bank since 19 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	:	IMRAN STORE
Location	:	Kodda Kathalia para, Kodda Bazaar, Gazipur.
Total Investment in BDT	:	BDT 2,00,000/-
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)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 12 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is owned.▪Agreed grace period is 3 months.

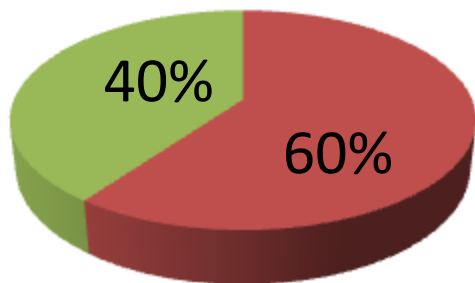
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Transportation		300	3,600
Generator		100	1,200
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		5,050	60,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (10 x 2000)	20,000	40,000	60,000
Sugar, Pulse	3,500	15,000	18,500
Soft Drinks	6,400	10,000	16,400
Biscuit, Chanachur	12,000	5,000	17,000
Energy	7,200	0	7,200
Salt, Flour, Coil	15,000	5,000	20,000
Cosmetic	20,000	15,000	35,000
Noddle, Soap, Harpic etc	15,900	10,000	25,900
Total	100,000	100,000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Grocery Item	2,975	89,250	1,071,000	1,124,550
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450
Less. Fixed Expense				
Electricity Bill		300	3,600	3,600
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Transportation		500	6,000	8,000
Generator		100	1,200	1,500
Total Fixed Cost		6,500	78,000	81,600
Net Profit (E) [C-D]		9,250	111,000	116,850
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	111,000	116,850
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		51,000
	Total Cash Inflow	211,000	167,850
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	51,000	107,850

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 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



High Line (01070 808370, 010 204445)







FAMILY PICTURE

