

Proposed NU Business Name: **SALMAN STORE**



Project identification and prepared by: Md. Answar
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Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RABIUL ALAM (MAJNU)
Age	:	03-03-1982(35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Son,
No. of siblings:	:	01 Brother,02 Sisters
Address	:	Vill: Tuniya bari,P.O : Modhupur, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST. MARIYAM BEGUM
(iii) Father's name	:	ABDUS SAMAD
(iv) GB member's info	:	Branch: Madupur, Centre # 08 (Male), Member ID: 5843, Group No: 08 Member since: 18-05-2000 (17Years) First loan: 5,000 taka. Existing loan: 28,000 taka Outstanding loan: 19995 taka
Further Information:		
(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	:	07 year expericnce in own busimcss, 07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-098787
Mother's Contact No.	:	no
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MARIYAM BEGUM joined Grameen Bank since 17 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	:	SALMAN STORE
Location	:	Modhupur Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :161400
Financing	:	Self BDT 111400(from existing business) 69% Required Investment BDT 50,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 12 ft= 264 square ft
Security of the shop	:	100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

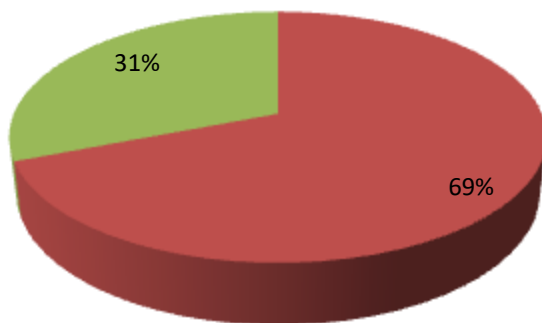
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
kamol pani,bekary,pan pata	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
kamol pani,bekary,pan pata	2,400	72,000	864000
Total variable Expense (B)	2,400	72,000	864000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		4000	48,000
Electricity Bill		500	6,000
Transportation		300	3600
Salary (self)		4000	48,000
Salary (staff)		0	0
Entertainment		300	3,600
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total fixed Cost (D)		9,700	116,400
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
kamol pani	10	40	400	20	40	800	1200
bekary	40	35	1400	30	35	1050	2450
pan pata	3	2000	6000	20	2000	40000	46000
glucose	10	40	400	10	40	400	800
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
others			3200			7750	10950
security			100,000				100000
Total			111400			50000	161400

Source of Finance



- Entrepreneur's Contribution
111,400
- Investor's Investment 50,000
- Total 161,400

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
kamol pani,bekary,pan pata	3,500	105,000	1260000	1323000
Total Sales (A)	3,500	105,000	1,260,000	1323000
Less. Variable Expense				
kamol pani,bekary,pan pata	2800	84,000	1,008,000	1058400
Total variable Expense (B)	2800	84,000	1,008,000	1058400
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264600
Less. Fixed Expense				
Rent		4000	48000	48,000
Electricity Bill		600	7200	7,800
Transportation		500	6,000	7,000
Salary (self)		4000	48000	48,000
Salary (self)		0	0	0
Entertainment		400	4,800	5,400
Guard		0	0	0
Generator		300	3600	3,600
Mobile Bill		400	4800	5,500
Total Fixed Cost		10,200	122,400	125,300
Net Profit (E) =[C-D]]		10,800	129,600	139,300
Investment Payback			30000	30,000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	129,600	139,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		99,600
	Total Cash Inflow	179,600	238,900
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	99,600	208,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

মেসার্স

স্মাল

মান
স্টোর

চালনার

স্বাস্থ্য













FAMILY PICTURE

