

Proposed NU Business Name: SOLAIMAN STORE



Project identification and prepared by: Md Mahabur rahman,
Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	IBRAHIM AL NASIM
Age	:	02-04-2000 (18 Years)
Education, till to date	:	H,S,C
Marital status	:	UnMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	0 1Brothers 02 Sisters
Address	:	Vill:Ambagan ,P.O: Dhanbari ,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	:	NASIMA BEGUM
(iii) Father's name	:	SOLAIMAN ALI
(iv) GB member's info	:	Branch: Chalas, Centre # 78 (Female), Member ID: 9856, Group No: 10 Member since: 2009-2014 (05Years) First loan: BDT = 5,000/=
		Last Loan = 10,000/=
Further Information:	:	Outstanding loan:=0/=
(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	:	03years of business experience.
Own Business and Training Info	:	03 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.	:	01741-354645
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOLAIMAN STORE
Location	:	Ambagan moor,Dhanbari, Tangail.
Total Investment in BDT	:	BDT 164,000/-
Financing	:	Self BDT 104,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; cake,chips,etc. ▪Average 10% gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is rented . ▪Collects goods from .Dhanbari. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
buscut,oill,sap,chanachur	5,000	150,000	1,800,000
servics	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
buscut,oill,sap,chanachur	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		7,300	87,600

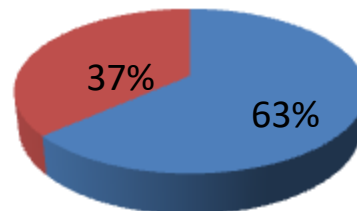
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
rice	2b	2500	5000	rice	10b	2500	25,000	30,000
meada	2b	1000	2000	meada			0	2,000
bescuts	300p	50	15000	bescuts			0	15,000
oill	20p	100	2000	oill			0	2,000
soap	100p	30	3000	soap			0	3,000
cepes	150p	10	2000	cepes			0	2,000
sugae	1b	2500	2500	sugae	5b	2500	12,500	15,000
dall	1b	2500	2500	dall	5b	2500	12,500	15,000
	0		0	0			0	0
Others			20000	Others			10,000	30,000
Secuirity of Shop			50000					50,000
Machinaries	0	0	0	Machinaries	1p	30,000	0	0
Total			104,000				60,000	164,000

Source of Finance

■ Entrepreneur's contibution 104000

■ Investor's Investment 60000

■ Total 164000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
buscut,oill,sap,chanachur	5,500	165,000	1,980,000	2,079,000	2,182,950
servics	800	24,000	288,000	302,400	317,520
Total Sales (A)	6,300	189,000	2,268,000	2,381,400	2,500,470
Less. Variable Expense					
buscut,oill,sap,chanachur	5,750	172,500	2,070,000	2,173,500	2,282,175
Total variable Expense (B)	5,750	172,500	2,070,000	2,173,500	2,282,175
Contribution Margin (CM) [C=(A-B)	550	16,500	198,000	207,900	218,295
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		550	6,600	6,930	7,277
Transportation		220	2,640	2,772	2,911
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,805	93,660	94,443	95,265
Net Profit (E) [C-D)		8,695	104,340	113,457	123,030
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	104,340	113,457	123,030
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		80,340	169,797
	Total Cash Inflow	164,340	193,797	292,827
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	80,340	169,797	268,827

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

