

Proposed NU Business Name: **M/S SALIM STORE**



Project identification and prepared by: MD. Ebadat Hossain,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SALIM MIAH
Age	:	02-07-1982 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	5 Brothers
Address	:	Vill: Gach Para, P.O: Meruaghona, 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	:	AMENA BEGUM
(iii) Father's name	:	MD. ROBI MIAH
(iv) GB member's info	:	Branch: Fazil Hati, Centre # 23(Male), Member ID: 2185, Group No: 08 Member since: 23-02-2001 (14 Years) First loan: BDT 5,000
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	Seventeen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-983613
Mother's Contact No.	:	01980-360172
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Amena Begum joined Grameen Bank since 14 years ago. At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SALIM STORE
Location	:	Gachpara Bazaar, Delduar, Tangail.
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,00,000(from existing business) 57% Required Investment BDT 1,50,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 20 ft= 500 square 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; Silver, RFL chair, Hardware item, Gift item, PVC pipe, Sandal etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka, Tangail.▪Agreed grace period is 4 months.

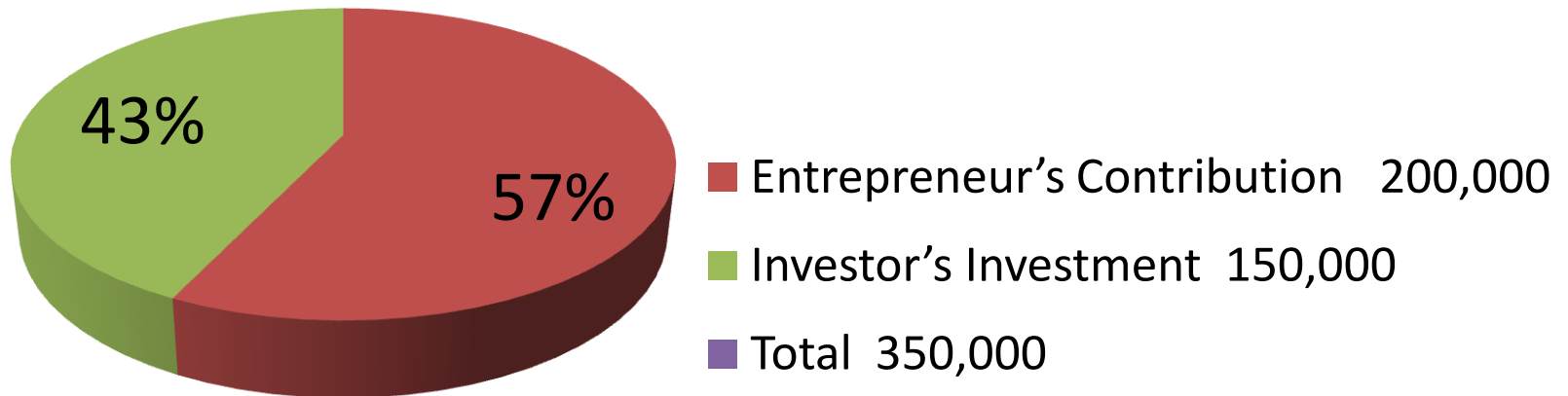
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Various goods	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Various goods	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		1,600	19,200
Electricity bill		250	3,000
Mobile Bill		400	4,800
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		9,050	108,600
Net Profit (E) [C-D]		8,950	107,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Silver (200kg x 300)	50,000	30,000	80,000
RFL Chair & Plastic item	50,000	40,000	90,000
Hardware Item	50,000	40,000	90,000
Gift item	20,000	10,000	30,000
PVC pipe	20,000	20,000	40,000
Sandal	10,000	10,000	20,000
Total	2,00,000	1,50,000	3,50,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Various goods	6,500	195,000	2,340,000	2,457,000	2,579,850
Total Sales (A)	6,500	195,000	2,340,000	2,457,000	2,579,850
Less. Variable Expense					
Various goods	5,525	165,750	1,989,000	2,088,450	2,192,873
Total variable Expense (B)	5,525	165,750	1,989,000	2,088,450	2,192,873
Contribution Margin (CM) [C=(A-B)]	975	29,250	351,000	368,550	386,978
Less. Fixed Expense					
Rent		1,600	19,200	19,200	19,200
Electricity bill		250	3,000	4,000	4,500
Mobile Bill		500	6,000	6,500	7,000
Transportation		1,800	21,600	23,500	25,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	4,000	4,500
Total Fixed Cost		12,450	149,400	153,200	156,700
Net Profit (E) [C-D]		16,800	201,600	215,350	230,278
Investment Payback			60,000	60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	201,600	215,350	230,278
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		141,600	296,950
	Total Cash Inflow	351,600	356,950	527,228
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	141,600	296,950	467,228

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 17 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



আর এফ এল

গার্ডেন চেয়ার

মেসার্স সেলিম ষ্টোর গাছপাড়া বাজার, দেলদুয়ার, টাঙ্গাইল। ০১৭৩৭৯৮৩৬৩১



















FAMILY PICTURE

