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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father RINA BEGUM MD AZAHAR ALI Branch: Atia Delduare,Centre # 27(Female), Member ID: 7926, Group No: 09 Member since: 23-07-2008 (7 Years) First Ioan: 10,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: 20000 Taka, Outstanding Ioan Brother No No 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	:	3 years 6 Months experience in running business.
Training Info	:	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

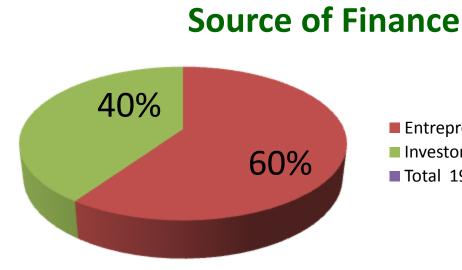
RINA BEGUM joined Grameen Bank since 7 Years ago. At first she took 1,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Agriculture .

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	:	 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, P					
aste,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		



Entrepreneur's Contribution 118,000
Investor's Investment 80,000
Total 198,000

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

Cas	Cash flow projection on business plan (rec. & Pay)					
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)			
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			

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Strength **X**EAKNESS Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill: 3 years 6 Months Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures













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FAMILY PICTURE

