

Proposed NU Business Name: **EMRAN GENERAL STORE**



Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur
Project verified by: MD. Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHEDI HASAN
Age	:	10-12-1998(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: West Salna ; P.O:Jaydebpur ;P.S: Gazipur Shadar ;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	:	MUNNI BEGUM
(iii) Father's name	:	MD. BUBLU MIA
(iv) GB member's info	:	Branch: Bahon , Centre # 83 (Female), Member ID: 8513, Group No: 01 Member since: 20-12-2001 (15Years) First loan: BDT 5,000/- Last Loan : 50000
Further Information:		Outstanding loan: 13750
(v) Who pays GB loan installment	:	Father & Mother
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01627118008
Family's Contact No.	:	01683052536
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MUNNI BEGUM joined Grameen Bank since 15 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	:	EMRAN GENERAL STRORE
Location	:	Chandana Chenema Hall, Joydebpur
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 64% Required Investment BDT 1,00,000/- (as equity) 36%
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	:	100000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Oil,Soft dring,Cosmatic Item,Bakery Item, Milk, Tea-Pan, Egg etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪The shop is Rent .▪Collects goods from Joydebpur,Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT) D

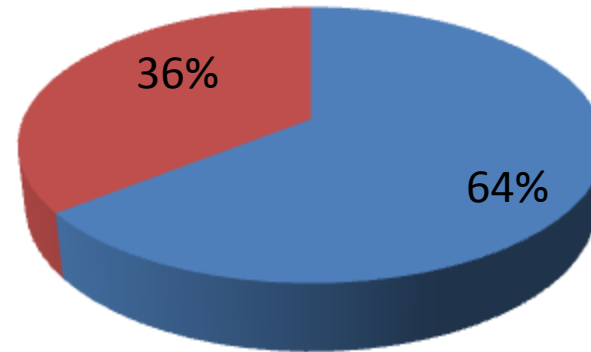
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2000	60000	720000
Tea-Pan (450*50/100=225)	225	6750	81000
Total Sales (A)	2225	66750	801000
Less. Variable Expense			
Grocery Item	1700	51000	612000
Total variable Expense (B)	1700	51000	612000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less. Fixed Expense			
Rent		2000	24000
Electricity Bill		300	3600
Mobile Bill		200	2400
Salary (self)		5000	60000
Transportation		300	3600
Entertainment		200	2400
Generator		100	1200
Salary (Staff)			
Total fixed Cost (D)		8100	97200
Net Profit (E) [C-D]		7650	91800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice		20000	20000
Oil,Soft dring	9350	28300	37650
Cosmatic Item,	10000	15000	25000
Bakery Item	12000	-	12000
Potato,Onion,Egg,Mosla etc.	4000	15000	19000
Security	100000	-	100000
Danish Milk	6909	8000	14909
Outhers	37741	13700	51441
Total	180000	100000	280000

Source of Finance

- Entrepreneur Contribution=180000
- Investors Investment=100000
- Total=280000
-



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery Item	2500	75000	900000	945000	992250
Tea-Pan (600*50/100=300)	300	9000	108000	113400	119070
Total Sales (A)	2800	84000	1008000	1058400	1111320
Less Variable Expense			0		
Grocery Item	2125	63750	765000	803250	843412.5
			0		
Total variable Expense (B)	2,125	63750	765000	803250	843412.5
Contribution Margin (CM) [C=(A-B)]	675	20250	243000	255150	267907.5
Less Variable Expense			0		
Rent		2,000	24000	24,000	24000
Electricity bill		350	4200	4700	5200
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		8,750	103,800	104,900	106000
Net Profit (E)= [C-D]		11500	138000	150,250	161907.5
Investment Payback			40,000	40,000	40,000

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	1,00,000		
1.2	Net Profit	138000	150,250	161907.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98000	208250
	Total Cash Inflow	238000	248250	370158
2	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3	Net Cash Surplus	98000	208250	330158

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 5 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

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FAMILY PICTURE

