

Proposed NU Business Name: **EMRAN STORE**



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. EMRAN HOSSAIN
Age	:	9-3-89 (27 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	--
No. of siblings:	:	5 Brothers, 3 Sister
Address	:	Vill: East Mugapur, P.O: Rohitpur, P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMBIA KHATUN
(iii) Father's name	:	MOFIJ UDDIN
(iv) GB member's info	:	Branch: Rohitpur, Centre # 1(Female), Member ID: 7525, Group No: 04 Member since: (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10000, 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	:	7 years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817615281
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA KHATUN joined Grameen Bank since 7 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	:	EMRAN STORE
Location	:	Rohitpur Bazar , Keraneegonj
Total Investment in BDT	:	BDT 330000/-
Financing	:	Self BDT 230000/-(from existing business) 70% Required Investment BDT 100,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13 ft x 11 ft= 143 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; grocery item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

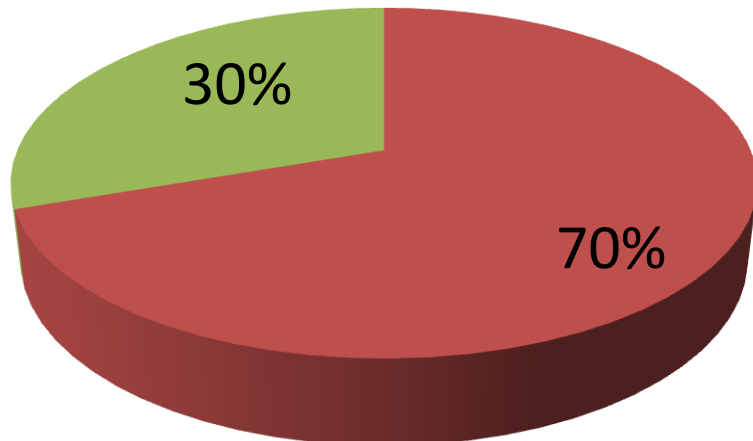
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	4700	141000	1692000
Total sales (A)	4700	141000	1692000
Less Variable Exp.			
Grocery item	3995	119850	1438200
Total Variable exp. (B)	3995	119850	1438200
Contribution Margin CM [C= (A-B)]	705	21150	253800
less fixed exp.			
Rent		7000	84000
Electricity bill		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		120	1440
Genaretor		300	3600
Mobile		100	1200
total fixed cost (D)		13220	158640
Net profit (E) [C-D]		7930	95160

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	500	250	125,000	100	230	23,000	148,000
Rice	13	20	260	20	2500	50,000	50,260
Salt	15	600	9,000			0	9,000
Pulses	30	120	3,600			0	3,600
Oil	2	17000	34,000	1	17000	17,000	51,000
Nuduls	2	1000	2,000			0	2,000
Milk	26	780	20,280			0	20,280
Others	130	122	15,860			0	15,860
Masalla	100	200	20,000	100	100	10,000	20,000
Total	818		230,000	221		100,000	330,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 100,000
- Total 330,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	5800	174000	2088000	2192400	2302020
Total Sales (A)	5800	174000	2088000	2192400	2302020
less variable Expenses					
Grocery item	4930	147900	1774800	1863540	1956717
Total variable Expenses (B)	4930	147900	1774800	1863540	1956717
Contribution Margin (CM)= (A-B)	870	26100	313200	328860	345303
Less Fixed Expenses					
Rent		7000	84000	84000	84000
Electricity bill		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Guard		120	1440	1440	1440
Genaretor		300	3600	3600	3600
Mobile		300	3600	3600	3600
Total Fixed Cost		13420	161040	161040	161040
Net Profit (E) (C-D)		12680	152160	167820	184263
Investment Payback			40000	40000	40000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	152,160	167,820	184263
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112,160	239980
	Total Cash Inflow	252160	279980	424243
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	
3	Net Cash Surplus	112,160	239980	384243

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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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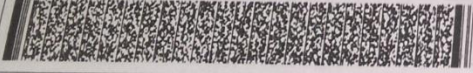


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নাম: মোঃ এমরান হোসেন
 Name: Md. Emran Hosain
 পিতা: মফিজ উদ্দিন
 মাতা: আদিয়া খাতুন
 Date of Birth: 09 Mar 1989
 ID NO: 19892613851178624

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
 কেউ পান্ডা গেলে নিকটস্থ পোল্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।
 ঠিকানা: গ্রাম/রাজা: পূর্ব মুন্সারগঞ্জ, ডাকঘর: রোহিতপুর - ১৩১০, কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১০/১১/২০১৪



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FAMILY PICTURE

