

MEEM GENERAL STORE



Project prepared by: Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SOHEL RANA
Age	:	14-04-1993 (21 Years)
Education, till to date	:	BBA (Ongoing)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 1 Sisters
Present Address		Holding: 376 Vill: Faydabad North P.O: Faydabad -1230 P.S: Dokshinkhan 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	:	BABY
(iii) Father's name	:	MD ABDUL SALAM
(iv) GB member's info	:	Branch: Uttarkhan Centre # 12 (Female), Member ID: 1775, Group No: 03 Member since: 01-02-2003 (11 Years) First loan: 10,000 taka.
Further Information:		Existing loan: BDT 5,50,000 Outstanding loan: BDT 3,93,000
(v) Who pays GB loan installment	:	Father
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Scrap business & House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01675-374921
Sister Contact No.	:	01713-545427
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Baby is a member of Grameen Bank since 11 years. At first she took 10,000 taka loan from Grameen Bank. Baby gradually took loan from GB. Utilize 1st Five term loan in their own Meem General Store business. Utilize loan in her husband scarp business, made a building and rent it.

Proposed Nobin Udyokta Business Info

Business Name	:	MEEM GENERAL STORE
Location	:	Faydabad, Dokshinkhan, Dhaka
Total Investment in BDT	:	4,70,000 taka
Financing	:	Self BDT 2,70,000 (from existing business) 57% Required Investment BDT 2,00,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour, Soap, Soft drinks, Onion, Spicy, Biscuit, Chanachur etc.▪The business is operating by entrepreneur. Existing no employee.▪Average 15% gain on sales.▪Collects goods from Tongi bazar.▪The shop is rented.▪Agreed grace period is 4 months.

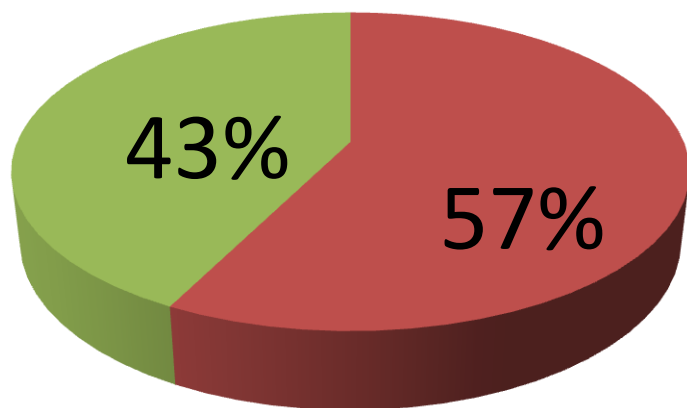
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Flour, Soap, Soft drinks, Onion, Spicy, Biscuit, Chanachur etc.	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Flour, Soap, Soft drinks, Onion, Spicy, Biscuit, Chanachur etc.	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		1,500	18,000
Transportation		2,500	30,000
Entertainment		500	6,000
Salary (self)		5,000	60,000
Mobile Bill & Others		500	6,000
Total fixed Cost (D)		12,500	150,000
Net Profit (E) [C-D]		3,250	39,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour	60,000	1,00,000	1,60,000
Onion, Chili, Spicy, Cosmetics, Potato, Soft drinks etc	90,000	1,00,000	1,90,000
Fridge, Fan, Television	35,000	-	35,000
Rack	5,000	-	5,000
Security	80,000	-	80,000
Total	2,70,000	2,00,000	4,70,000

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 200,000
- Total 470,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour, Soap, Soft drinks, Onion, Spicy, Biscuit, Chanachur etc.	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour, Soap, Soft drinks, Onion, Spicy, Biscuit, Chanachur etc.	4,675	140,250	1,683,000	1,767,150	1,855,508
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150	1,855,508
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	311,850	327,443
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		1,500	18,000	21,000	21,000
Transportation		2,750	33,000	33,000	36,000
Entertainment		500	6,000	6,000	6,000
Salary (self)		7,000	84,000	84,000	84,000
Mobile Bill & SMS Monitoring & Others		650	7,800	7,800	7,800
Non Cash Item					
Depreciation		625	7,500	7,500	7,500
Total Fixed Cost		15,525	186,300	189,300	192,300
Net Profit (E) [C-D]		9,225	110,700	122,550	135,143
Investment Payback			80,000	80,000	80,000

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

SI #	<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	200,000		
1.2	Net Profit	110,700	122,550	135,143
1.3	Depreciation (Non cash item)	7,500	7,500	7,500
1.4	Opening Balance of Cash Surplus		38,200	88,250
	Total Cash Inflow	318,200	168,250	230,893
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	38,200	88,250	150,893

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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
Local competitors;

Pictures









FAMILY PICTURE

