

M S ASMANI GENERAL STORE



Project identification by: Kajem Uddin, Unit Manager, Bason, Gazipur

Project prepared by: Md Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AMIRUL ISLAM
Age	:	10-11-1984 (31 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 4 Sisters
Address	:	Vill: Technogor para P.O: Chandona P.S: Gazipur 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	:	RUPJAN
(iii) Father's name	:	LATE. JOSIR UDDIN
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 02 (Female), Member ID: 6985/1, Group No: 09 Member since: 01-02-2000 (15 Years) First loan: 2,500 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	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	:	Thirteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-912943
Mother Contact No.	:	01911-53606
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rupjan is a member of Grameen Bank since 15 years. At first she took 2,500 taka loan from Grameen Bank. Rupjan gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	M S ASMANI GENERAL STORE
Location	:	Kamij Uddin Super Market, Telipara Bazar, Chourasta, Gazipur
Total Investment in BDT	:	6,50,000 taka
Financing	:	Self BDT 3,50,000 (from existing business) 54% Required Investment BDT 3,00,000 (as equity) 46%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Sherpur, Naogaon, Dinajpur, Tangail, Gazipur.▪The shop is rented.▪Agreed grace period is 4 months.

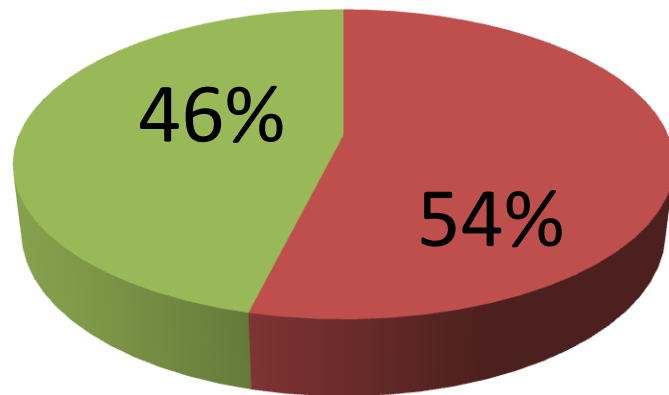
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	8,800	264,000	3,168,000
Total variable Expense (B)	8,800	264,000	3,168,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less. Fixed Expense			
Rent		8,000	96,000
Electricity Bill		700	8,400
Mobile Bill		500	6,000
Transportation		5,000	60,000
Entertainment		300	3,600
Salary (self)		7,000	84,000
Salary (staff)		4,000	48,000
Total fixed Cost (D)		25,500	306,000
Net Profit (E) [C-D]		10,500	126,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	2,45,000	3,00,000	5,45,000
Rack	5,000	-	5,000
Security	1,00,000	-	1,00,000
Total	3,50,000	3,00,000	6,50,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 300,000
- Total 650,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	14,000	420,000	5,040,000	5,292,000	5,556,600
Total Sales (A)	14,000	420,000	5,040,000	5,292,000	5,556,600
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	12,320	369,600	4,435,200	4,656,960	4,889,808
Total variable Expense (B)	12,320	369,600	4,435,200	4,656,960	4,889,808
Contribution Margin (CM) [C=(A-B)]	1,680	50,400	604,800	635,040	666,792
Less. Fixed Expense					
Rent		8,000	96,000	96,000	96,000
Electricity Bill		700	8,400	9,000	9,000
Mobile bill & SMS Monitoring		750	9,000	9,000	9,000
Transportation		7,000	84,000	84,000	84,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		7,000	84,000	84,000	84,000
Total Fixed Cost		31,450	377,400	378,000	378,000
Net Profit (E) [C-D]		18,950	227,400	257,040	288,792
Investment Payback			120,000	120,000	120,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	227,400	257,040	288,792
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		107,400	244,440
	Total Cash Inflow	527,400	364,440	533,232
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	107,400	244,440	413,232

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 13 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











Official notice or document posted on the wall.

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FAMILY PICTURE

