

Proposed NU Business Name: NUR MOHAMMAD STORE



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Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR MOHAMMAD
Age	:	02-02-1987 (30 Years)
Education, till to date	:	Class V
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Nondirgaon , P.O: Rajapur , P.S: Dagonbhuiyan , Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNEARA BEGUM
(iii) Father's name	:	ABDUL KHALEQ
(iv) GB member's info	:	Branch : Rajapur, Dahonbhuiyan , Centre : 32(Female), Member ID: 9834/1, Group No: 02 Member since: 2008 (08 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000 Outstanding loan: BDT 10760
(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	:	10 years experience in running business. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01815-177748
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	NUR MOHAMMAD STORE
Location	:	Nondirgaon, Rajapur, Dagonbhuiyan, Feni.
Total Investment in BDT	:	BDT 190000 /-
Financing	:	Self BDT 120000/- (from existing business) 63% Required Investment BDT 70000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 10 ft= 300 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Groceries items.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Feni .▪Agreed grace period is 3 months.

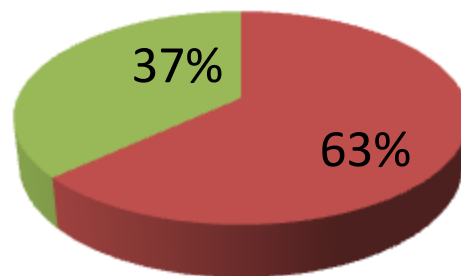
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Groceries items.	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Groceries items.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Intertainment		300	3600
Mobil Bill		500	6000
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		7000	84000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	10	2000	20,000	20	2,000	40000	60000
Atta	2	1500	3,000	10	1500	15000	18000
Pulse	1	3000	3,000	80	90	7200	10200
Salt	60	40	2,400	80	35	2800	5200
Oil	60	90	5,400	100	50	5000	10400
Mastered oil	40	150	6,000				6000
Cold drinks	100	50	5,000				5000
Soap	100	25	2,500				2500
Cosmetics	1	52700	52,700				
Others	1	20000	20,000	1	7500	0	
Total	375		120000	291		70,000	190000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 70,000
- Total 190,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Groceries items.	5500	165000	1980000	2079000	2182950
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Groceries items.	4675	140250	1683000	1767150	1855508
Total Variable Expense	4675	140250	1683000	1767150	1855508
Contributon Margin (CM) [C=(A-B)]	825	24750	297000	311850	327443
Less Fixed Expense					
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6500	78000	78580	79169
Net Profit (E)= [C-D]		18250	219000	229950	241448
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	219,000	229950	241447.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		191000	392950
	Total Cash Inflow	289,000	420,950	634,398
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	191,000	392,950	606,398

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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











FAMILY PICTURE

