

## Proposed NU Business Name: **MOYEN STORE**



Project identification and prepared by: Md. Shohidul Islam,  
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>ASHIKUR ALI</b>
Age	:	21-2-1995 (21 Years)
Education, till to date	:	B A
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: West Jhikra, P.O: Jhikra, P.S: Charghat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>AJIJA SULTANA</b>
(iii) Father's name	:	<b>MOYEN UDDIN</b>
(iv) GB member's info	:	Branch: CharghatCentre # 53(Female), Member ID: 7351, Group No: 09 Member since: -21-2-1997 (20 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 22000, Outstanding loan: BDT 9900
(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	:	9years experience in running business. He has no Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-867662
Mother's Contact No.	:	01772-854323
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AJIJA SULTANA** joined Grameen Bank since 20 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOYEN STORE</b>
Location	:	-
Total Investment in BDT	:	BDT 67000/-
Financing	:	Self BDT 17000/-(from existing business) 25% Required Investment BDT 50,000/-(as equity) 75%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

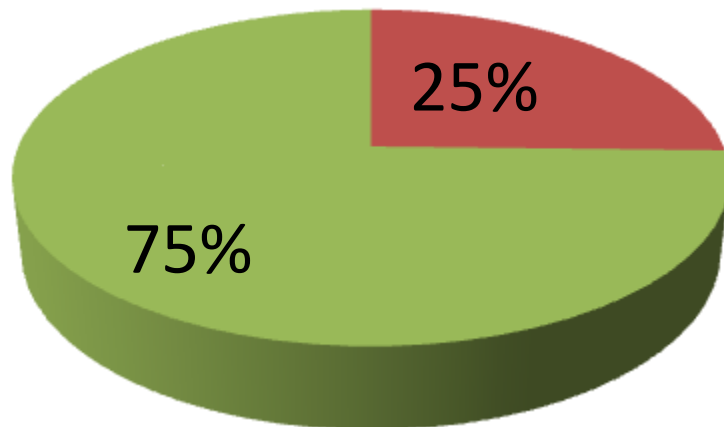
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	1465	43950	527400
<b>Total sales (A)</b>	1465	43950	527400
<b>Less Variable Exp.</b>			
Grocery item	1172	35160	421920
<b>Total Variable exp. (B)</b>	1172	35160	421920
<b>Contribution Margin CM [C= (A-B)]</b>	<b>293</b>	<b>8790</b>	<b>105480</b>
<b>less fixed exp.</b>			
Bank Charge		100	1200
Electricity bill		200	2400
Transportation		600	7200
Salary (self)		4000	48000
Mobile		50	600
<b>total fixed cost (D)</b>		4950	59400
<b>Net profit (E) [C-D]</b>		<b>3840</b>	<b>46080</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	40	100	4,000	25	100	2,500	6,500
Pulses	50	40	2,000	50	40	2,000	4,000
Soap	10	200	2,000	50	200	10,000	12,000
Oil	10	90	900	50	90	4,500	5,400
Salt	80	20	1,600	50	20	1,000	2,600
Biscuite	75	20	1,500			0	1,500
Drinks	10	300	3,000	100	300	30,000	33,000
Others	10	200	2,000			0	2,000
<b>Total</b>	<b>285</b>		<b>17,000</b>	<b>325</b>		<b>50,000</b>	<b>67,000</b>

## Source of Finance



- Entrepreneur's Contribution 17,000
- Investor's Investment 50,000
- Total 67,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	2195	65850	790200	829710	871195.5
<b>Total Sales (A)</b>	<b>2195</b>	<b>65850</b>	<b>790200</b>	<b>829710</b>	<b>871195.5</b>
less variable Expenses					
Grocery item	1756	52680	632160	663768	696956.4
Total variable Expenses (B)	1756	52680	632160	663768	696956.4
<b>Contribution Margin (CM)= (A-B)</b>	<b>439</b>	<b>13170</b>	<b>158040</b>	<b>165942</b>	<b>174239.1</b>
<b>Less Fixed Expenses</b>					
Bank Charge		100	1200	1200	1200
Electricity bill		200	2400	2400	2400
Transportation		650	7800	7800	7800
Salary (self)		5000	60000	60000	60000
Mobile		150	1800	1800	1800
Total Fixed Cost		6100	73200	73200	73200
<b>Net Profit (E) (C-D)</b>		<b>7070</b>	<b>84840</b>	<b>92742</b>	<b>101039.1</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	50,000		
1.2	Net Profit	84,840	92,742	101039.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64,840	137582
	<b>Total Cash Inflow</b>	134840	157582	238621.1
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	64,840	137582	218621.1

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

