

# Proposed NU Business Name: MAHISSHA DIPARTMENTAL STOR



Project identification and prepared by: Md.Yasin Alam  
Sreenagar, Munshigonj  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>MD.BIPLOB</b>
Age	:	09-10-1987 (30Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	05 Brothers 02 sisters
Address	:	Vill: North Balasur P.O ;vaggokul,P.S: sreenagar,Dist.Munshigonj.
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>RAHIMA BEGUM</b>
(iii) Father's name	:	<b>AHAMAD ALI</b>
(iv) GB member's info	:	Branch: Vaggokul, Centre # 11(Female), Member ID: 4731, Group No: 07 Member since: 03-06-1997 (08Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	08years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-178557
Family's Contact No.	:	01981-835919
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHIMA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAHISHA DIPARTMENTAL STOR</b>
Location	:	Bow bazar vaggokul.
Total Investment in BDT	:	BDT 617000/-
Financing	:	Self BDT 547,000/- (from existing business)88 % Required Investment BDT 70,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	BDT 400,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Biuscuit ,Battery, Tea ,Sugar,oil,dal,rich flower etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from sreenagar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

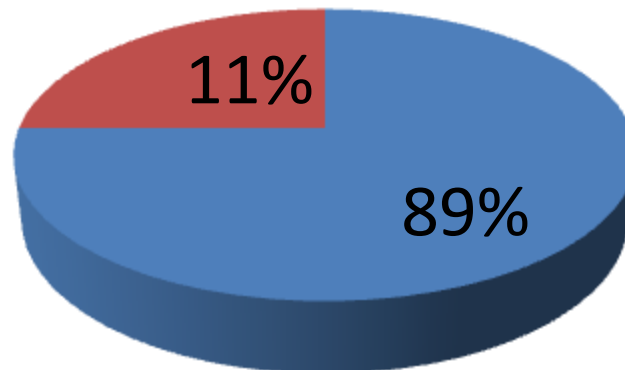
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
rich,sugar,flower,oil etc	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
rich,suger,flower,oil etc.	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Entertainment		200	2,400
Gird		400	4,800
Generator		300	3,600
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>11,600</b>	<b>139,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,400</b>	<b>76,800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Oil	555 kg	95	52725		100 kg	95	9500	62225
Dal	250 kg	100	25000		100 kg	100	10000	35000
Rich	5	2300	11500		10 paddy	2300	23000	34500
Flower	5	1000	5000		5 paddy	1000	5000	10000
Suger	5	3200	16000		5 paddy	3200	16000	32000
Rich(polaw)	2	4000	8000					8000
parasut	15	260	3900					39000
harpon	6pic	90	540					540
Other			10000				6500	16500
freeze			15000					
security			400,000					400,000
<b>Total</b>			<b>547,000</b>				<b>70,000</b>	<b>617,000</b>

## Source of Finance

■ Entrepreneur's contibution 547,000  
 ■ Investor's Investment 70,000  
 ■ Total 617,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
rich,sugar,flower,oil etc	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
rich,sugar,flower,oil etc	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Gird		400	4,800	4,800	4,800
Generator		300	3,600	3,780	3,969
Mobaile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		250	3,000	3,000	3,000
<b>Total Fixed Cost</b>		<b>11,850</b>	<b>142,200</b>	<b>143,520</b>	<b>144,906</b>
<b>Net Profit (E) [C-D)</b>		<b>12,150</b>	<b>145,800</b>	<b>158,880</b>	<b>172,614</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## **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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	<b>145,800</b>	<b>158,880</b>	<b>172,614</b>
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		120,800	254,680
	<b>Total Cash Inflow</b>	<b>218,800</b>	<b>282,680</b>	<b>430,294</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>120,800</b>	<b>254,680</b>	<b>402,294</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :08  
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



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# FAMILY PICTURE

