

Proposed NU Business Name: **DUI VAI MUDI STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIZANUR RAHMAN MILON
Age	:	02-01-1985(32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Dhopapara , P.O: Dhopapara , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. ZULEKHA BEGUM
(iii) Father's name	:	MD. NASER ALI SORDAR
(iv) GB member's info	:	Branch: Zeupara ,Puthia , Centre # 02(Female), Member ID: 6579/1, Group No: 09 Member since: 1997 To (20 Years) First loan: BDT -3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 19,120
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-280632
Father's Contact No.	:	01721-513895
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZULEKHA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DUI VAI MUDI STORE
Location	:	Dhopapara bagar, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
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 -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is self .▪Agreed grace period is 3 months.

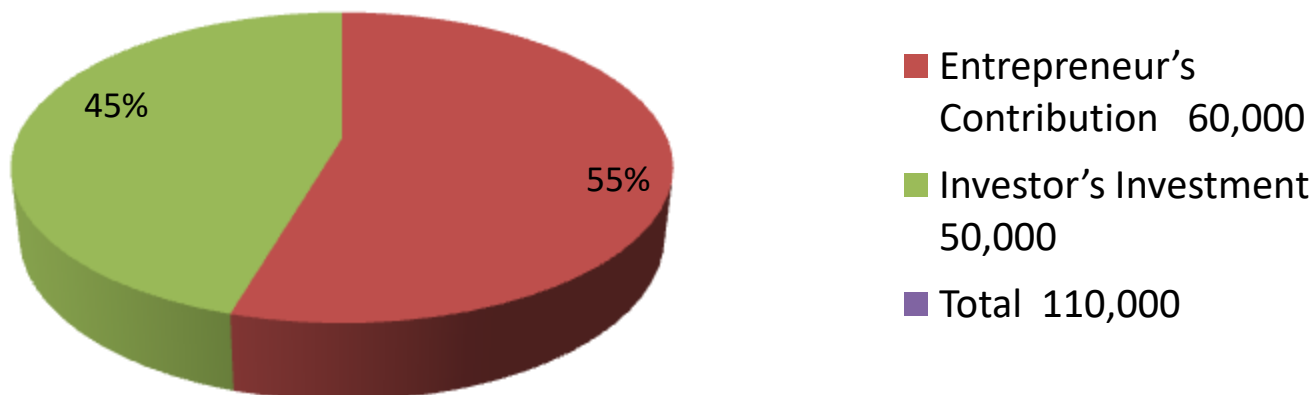
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	12,60,000
Total Sales (A)	3,500	105,000	12,60,000
Less. Variable Expense			
Grocery Item	3,150	94,500	11,34,000
Total variable Expense (B)	3,150	94,500	11,34,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		-	
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		90	1,080
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,290	75,480
Net Profit (E) [C-D]		4,210	50,520

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Flower (25x850)	21,250	-	21,250
Sugar (5x3,300)	16,500	10,000	26,500
Rice (5x2,000)	10,000	20,000	30,000
Detergent (2x480)	960		960
Oil (76x100)	7,600		7,600
Biscuit (5x360)	1,800		1,800
Grocery Item	1,890	10,000	11,890
Cold Drinks	-	10,000	10,000
Total	60,000	50,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Electricity Bill		300	3,600	3,780	3,969
Transportation		800	9,600	10,080	10,584
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		90	1,080	1,080	1,080
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		6,790	81,480	82,320	83,202
Net Profit (E) [C-D]		6,710	80,520	88,620	95,403
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	80,520	88,620	95,403
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	60,520	68,620
	Total Cash Inflow	130,520	149,140	164,023
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	60,520	129,140	144,023

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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







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