

# Proposed NU Business Name: **MOYNA SEFAT STORE**

Project identification and prepared by: Md.  
Serajul Islam  
Kiranigong Unit, Dhaka

Project verified by: Md.Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SETARA BEGUM</b>
Age	:	25-05-1980 (36 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brothers & 04 Sisters
Address	:	Vill: Balna P.O: Talepur, P.S: Kiranigong , Dist: Dhaka.
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>ASHIA BEGUM</b>
(iii) Father's name	:	<b>MD.MONSUR ALI</b>
(iv) GB member's info	:	Branch: Banta, Centre # 08 (Female), Member ID: 5554/2, Group No: 06 Member since: 02-04-1992 (8Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	07 years experience in running business. 07 Years experinence in own business.  He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01856-875787
Mother's Contact No.	:	01720430036
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASHIA BEGUM** joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOYNA SEFAT STORE</b>
Location	:	Keranigonj
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,10,000/-(from existing business) 69% Required Investment BDT 40,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 10 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employes.</li><li>▪Collects goods from abdulla pur.</li><li>▪15% goods on sales.</li><li>▪The Shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

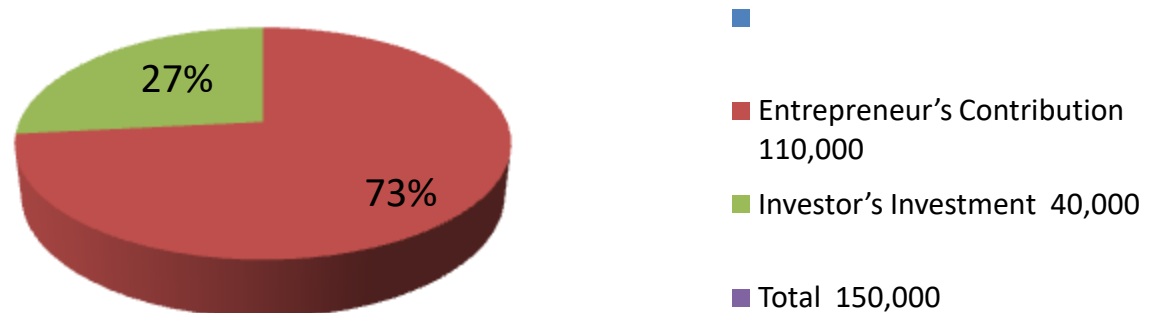
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,flour,7 Up,Dal,Suger,ETC	2300	69000	828000
	0		
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			
Rice,flour,7 Up,Dal,Suger,ETC	1955	58650	703800
Total Variable Expense	1955	58650	703800
Contributon Margin (CM) [C=(A-B)]	345	10350	124200
Less Fixed Expense			
Electric Bill		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Mobil Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		4550	54600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	10	2500	25000	40	600	24000	49000
Flour	10	1000	10000				
7 up	50	700	35000	8	2000	16000	51000
Dal	2	5500	11000				11000
Sugerd	20	70	1400				1400
Oil	20	1200	24000				
other			3600				
<b>Total</b>	<b>112</b>		<b>110000</b>	<b>48</b>		<b>40,000</b>	<b>150,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,flour,7 Up,Dal,Suger,ETC	3000	90000	1080000	1134000	1190700
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Rice,flour,7 Up,Dal,Suger,ETC	2550	76500	918000	963900	1012095
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>	<b>963900</b>	<b>1012095</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>170100</b>	<b>178605</b>
<b>Less Fixed Expense</b>					
Electric Bill		300	3600	3900	4200
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>5800</b>	<b>69600</b>	<b>70000</b>	<b>70400</b>
<b>Net Profit (E)= [C-D]</b>		<b>7700</b>	<b>92400</b>	<b>97020</b>	<b>101871</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</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	40,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76400	157420
	<b>Total Cash Inflow</b>	<b>132,400</b>	<b>173,420</b>	<b>259,291</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,400</b>	<b>157,420</b>	<b>243,291</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
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

Pictures









# FAMILY PICTURE