

Proposed NU Business Name: **MEHEDI STORE**



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

Name	:	<b>NAZRUL ISLAM</b>
Age	:	20-03-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	03 Sons & 0 Daughter
No. of siblings:	:	02 Brothers & 03 Sisters
Address	:	Vill: Tula Toli, P.O: Sonagazi, P.S: Sonagazi, 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	:	<b>LATE. SALAHA KHATUN</b>
(iii) Father's name	:	<b>SIDDIKUR RAHMAN</b>
(iv) GB member's info	:	Branch: Chorcandia, Centre # 25 (Female), Member ID: 1722, Group No: 01 Member since 27-08-1995/15-10-2002 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan : NIL
(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	:	04 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-990925
Mother's Contact No.	:	01866-798424
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE. SALAHA KHATUN** joined Grameen Bank since 7 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

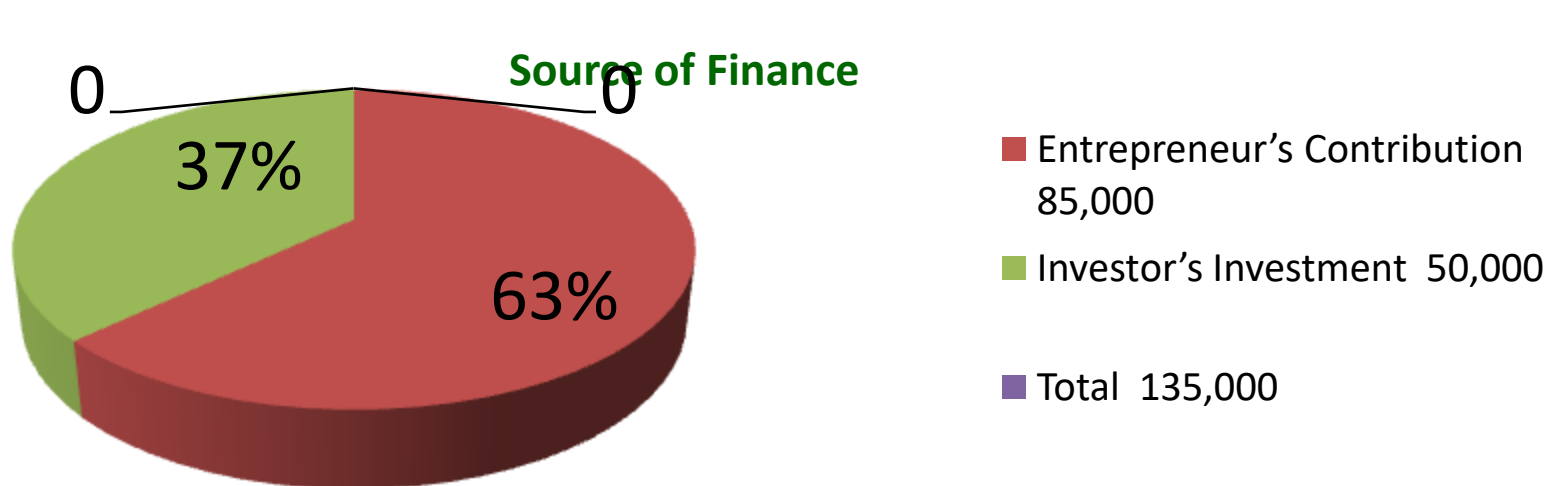
Business Name	:	<b>MEHEDI STORE</b>
Location	:	Hampatal Road, Sonagazi, Fani.
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 85,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 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 employees.</li><li>▪Collects goods from Sonagazi.</li><li>▪Average 15 % gain on Sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Gas Cylinder,Oven,Flour,Oil,Salt,Cake,milk	2800	84000	1008000
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			
Gas Cylinder,Oven,Flour,Oil,Salt,Cake,milk	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1800	21600
Electric Bill		500	6000
Salary (Self)		5000	60000
Entertainment		300	3600
Mobil Bill		400	4800
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gas cylinder	1	3000	3000			0	3000
Oven	1	2000	2000			0	2000
dal/Rice	2	3500	7000	10	2000	20000	27000
Sugar	3	3200	9600			0	9600
Flour	2	1800	3600	3	1800	5400	9000
Oil	2	4500	9000	5	4500	22500	0
Milk	30	40	1200			0	
Security			45000			0	45000
Other			4600			2100	6700
<b>Total</b>	<b>41</b>		<b>85000</b>	<b>18</b>		<b>50,000</b>	<b>135,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Gas Cylinder,Oven,Flour,Oil,Salt,Cake,milk	3300	99000	1188000	1247400	1309770
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>	<b>1309770</b>
<b>Less Variable Expense (B)</b>					
Gas Cylinder,Oven,Flour,Oil,Salt,Cake,milk	<b>2805</b>	<b>84150</b>	<b>1009800</b>	1060290	<b>1113305</b>
<b>Total Variable Expense</b>	<b>2805</b>	<b>84150</b>	<b>1009800</b>	<b>1060290</b>	<b>1113305</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>495</b>	<b>14850</b>	<b>178200</b>	<b>187110</b>	<b>196466</b>
<b>Less Fixed Expense</b>					
Rent		1800	21600	21600	21600
Electric Bill		500	6000	6300	6600
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>8000</b>	<b>96000</b>	<b>96400</b>	<b>96800</b>
<b>Net Profit (E)= [C-D]</b>		<b>6850</b>	<b>82200</b>	<b>86310</b>	<b>90626</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	82,200	86310	90625.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62200	128510
	<b>Total Cash Inflow</b>	<b>132,200</b>	<b>148,510</b>	<b>219,136</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>62,200</b>	<b>128,510</b>	<b>199,136</b>

# *SWOT ANALYSIS*

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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

