

Proposed NU Business Name: **MOHIN STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD MOHIN UDDIN
Age	:	30-12-1998 (19 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Brothers
Address	:	Vill: East Barahi Gobindo ; P.O: Joylonka ; P.S: Dagonvuiya ; 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	:	LAKI SULTANA
(iii) Father's name	:	NASIR UDDIN
(iv) GB member's info	:	Branch: Joylonkar. Centre # 36 (Female), Member ID: 8799/1, Group No: 03 Member since: 20-08-2011 (05 Years) First loan: BDT 10,000/- Existing loan: BDT 20,000 Outstanding loan: 18,800/-
Further Information:		
(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	:	02 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01858170648
Family's Contact No.	:	01831-485127
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAKI SULTANA joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MOHIN STORE
Location	:	East Barahi Gobindo , BGB 3No. Gate, Joylonkar ,Dagonvuiya, Feni
Total Investment in BDT	:	BDT 1,15,120/-
Financing	:	Self BDT 65,120/- (from existing business) 57% Required Investment BDT 50,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, etc	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, etc	2,550	76,500	918000
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		1,200	14400
Salary (self)		5,000	60000
Entertainment		300	3600
Generator		0	0
Mobile bill		300	3600
Total fixed cost (D)		8,300	99600
Net Profit (E)= [C-D]		5,200	62400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	2	2200	4,400	5	2200	11,000	15,400
Oil	80	80	6,400	0	0	0	6,400
Dal	1	1800	1,800	0	0	0	1,800
Biscuits	7	350	2,450	10	350	3,500	5,950
Cosmetics	0	0	5,000	0	0	10,000	15,000
Cold Drinks	10	500	5,000	20	500	10000	15,000
Salt	2 Bag	800	1,600	0	0	0	1,600
Onion,Galic	0	0	6,020	0	0	0	6,020
Sugar	35kg	70	2,450	1 Bag	3500	3500	5,950
Others	0	0	20,000	0	0	12,000	32,000
Security	1	0	10,000	0	0	0	10,000
Total	0	0	65,120	0	0	50,000	115,120

Source of Finance



Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, etc	3,500	105,000	1260000	1323000	1389150
Total Sales (A)	3,500	105,000	1260000	1323000	1389150
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, etc	2,975	89,250	1071000	1124550	1180778
Total variable Expense (B)	2,975	89,250	1071000	1124550	1180778
Contribution Margin (CM) [C=(A-B)	525	15,750	189000	198450	208373
Less Variable Expense					
Rent		1,000	12000	12,000	12,000
Electricity bill		500	6000	6,300	6,615
Transportation		1,200	14400	15,120	15,876
Salary (self)		5000	60000	60,000	60,000
Entertainment		300	3600	3,780	3,969
Mobile bill		300	3600	3,780	3,969
Total fixed cost (D)		8,300	99600	100,980	102,429
Net Profit (E)= [C-D]		7,450	89400	97,470	105,944
Investment Payback			20,000	20,000	20,000

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	89,400	97,470	105,944
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69,400	146,870
	Total Cash Inflow	139,400	166,870	252,814
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	69,400	146,870	232,814

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 09 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













FAMILY PICTURE

