

Proposed NU Business Name: **KHADIZA STORE**



Project identification and prepared by: Md.Moshiur Rahman
Sreenagar unit, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL MOTALEB MOLLA
Age	:	12-02-1983 (34Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	02 Son 01 Daughter
No. of siblings:	:	04 Brothers 01 sister
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"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	AMERZA
(iii) Father's name	:	ALIMODDIN MOLLAH
(iv) GB member's info	:	Branch: Vaggokul, Centre # 67 (Female), Member ID: 6045, Group No: 08 Member since: 03/05/1994 (08Years) First loan: BDT 2,000/-
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	:	12years of business experience. : 12 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.	:	01781-804579
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMERZA joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHADIZA STORE
Location	:	North balasur, notun bazar,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 97,000/-
Financing	:	Self BDT 47,000/- (from existing business)48 % Required Investment BDT 50,000/- (as equity) 52%
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 of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tayer,ring,beyaring,exsel, tube etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sreenagar.▪Agreed grace period is 3 months.

Existing Business (BDT)

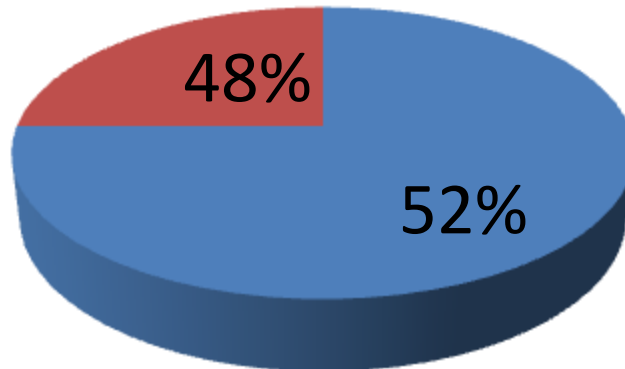
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Thayer, ring, bearing, excel, tube etc.	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Thayer, ring, bearing, excel, tube etc.	1,760	52,800	633,600
Total variable Expense (B)	1,760	52,800	633,600
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		400	4,800
Transportation		500	6,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		50	600
Mobile bill		300	3,600
Total fixed Cost (D)		7,150	85,800
Net Profit (E) [C-D]		6,050	72,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Tayer	16	400	6400		40	400	16000	22,400
Ring	04	600	2400		40	600	24000	26,800
Beayring	24	150	3600		50	150	7500	11,100
Hos	12	200	2400	other			2500	4,900
Exsel	02	400	800					800
Tube	20	150	3000					3000
Spoke	02	40	80					80
Spandel	24	70	1680					1680
Other			7000					7,000
security			20000					20,000
Total			47,000				50,000	97,000

Source of Finance

■ Entrepreneur's contibution 47,000
 ■ Investor's Investment 50,000
 ■ Total 97,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Thayer, ring, bearing, excel, tube etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Thayer, ring, bearing, excel, tube etc.	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		400	4,800	5,040	5,292
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		50	600	600	600
Mobile bill		300	3,600	3,780	3,969
Total Fixed Cost		7,150	85,800	86,580	87,399
Net Profit (E) [C-D]		10,850	130,200	140,220	150,741
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	130,200	140,220	150,741
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		110,200	230,420
	Total Cash Inflow	180,200	250,420	381,161
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	110,200	230,420	361,161

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Own Business :12
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







