

Proposed NU Business Name: **MS APON STORE**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHANTU MOLLA
Age	:	05-11-1982(34 Years)
Education, till to date	:	Class -5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Mohonpur , 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. SARJAN BEGUM
(iii) Father's name	:	MD. MONIR UDDIN
(iv) GB member's info	:	Branch: Zeupara , Puthia , Centre # 28(Female), Member ID: 3252/1, Group No: 06 Member since: 2010 to (07Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 20,676
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730-957912
Brother's Contact No.	:	01740-857177
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SARJAN BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS APON STORE
Location	:	Mohonpur , Dhopapara , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 105,000/-
Financing	:	Self BDT 55,000/-(from existing business) 52% Required Investment BDT 50,000/-(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -15,000
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 rented .▪Agreed grace period is 3 months.

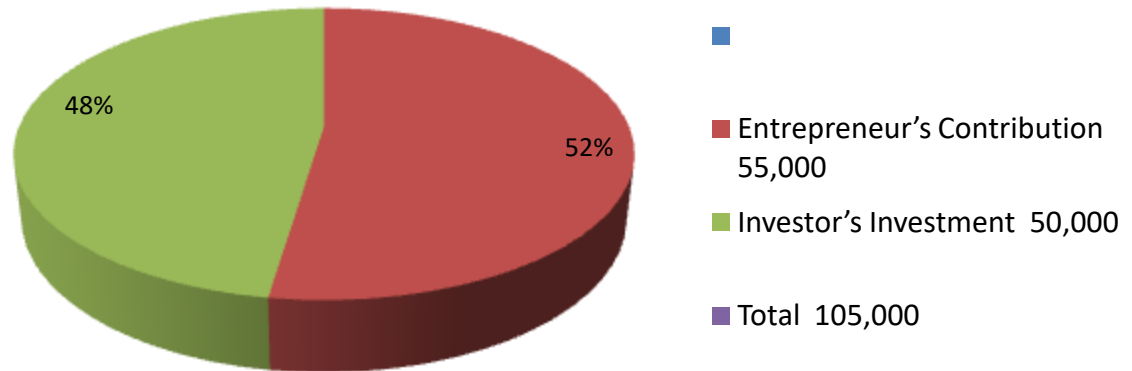
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Grocery Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		3,800	45,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (5x2000)	10,000	10,000	20,000
Dale	3,750		3,750
Digel (60x65)	3,900		3,900
Sugar	3,400	10,000	13,400
Ditergent (2x2400)	4,800		4,800
Grocery Item	10,000	30,000	40,000
Others	4,150		4,150
Security	15,000		15,000
Total	55,000	50,000	105,000

Source of Finance



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					
Rent		500	6,000	6,000	6,000
Electricity Bill		400	4,800	5,040	5,292
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		6,900	82,800	83,220	83,661
Net Profit (E) [C-D]		6,600	79,200	86,880	94,944
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

Sl #	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	79,200	86,880	94,944
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	59,200	66,880
	Total Cash Inflow	129,200	146,080	161,824
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	59,200	126,080	141,824

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









