

## Proposed NU Business Name: **MOUMITA STORE**



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Project verified by: Md. Mozaharul Islam Sarker



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD MOMIN ISLAM</b>
Age	:	05-01-1987 (35 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill: Ushnorki P.O Gabtoli P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. MOLI BEGUM</b>
(iii) Father's name	:	<b>MD EBRAHIM MOLLA</b>
(iv) GB member's info	:	Branch: Gabtoli, Centre # 21(Female), Member ID:1968/1, Group No: 01 Member since: 28-09-2006 (10Years) First loan: BDT 10,000 /- Outstanding loan: 21420/-
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	:	10 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.	:	01719-678607
Father's Contact No.	:	01767-574312
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MOLI BEGUM** joined Grameen Bank since 10 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	:	<b>MOUMITA STORE</b>
Location	:	Kalu gazi Bazar,Ushnori,Gabtali,Bogra.
Total Investment in BDT	:	BDT 2,45,000/-
Financing	:	Self BDT 1,95,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 10 ft= 180 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics,Cold drinks,Biscults and others .</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

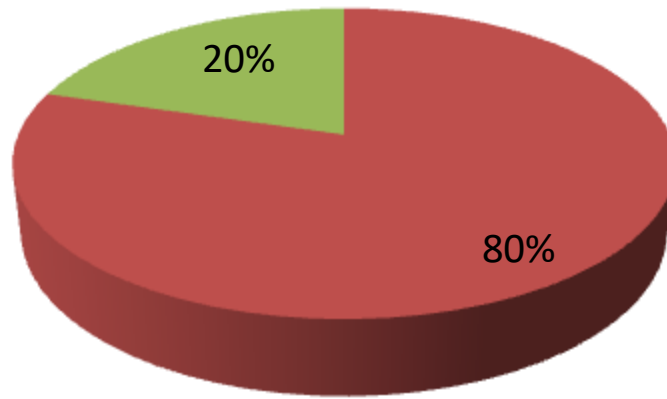
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Oil Cosmetics and others sales	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Cost	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		1,500	18,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		300	3,600
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>8,100</b>	<b>97,200</b>
<b>Net Profit (E) [C-D]</b>		<b>9,900</b>	<b>118,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ditergent powder	150	50	7,500	0	0	0	7,500
Soap	150	30	4,500	0	4,000	0	4,500
oil	100	100	10,000	200	100	20,000	30,000
Salt	100	40	4,000	100	40	4,000	8,000
Cosmetics	100	50	5,000	0	0	0	5,000
Biscuts	300	20	6,000	0	0	0	6,000
Electronics	100	100	10,000	0	0	0	10,000
Ice Cream	1	10000	10,000	1	2000	2,000	12,000
Cold Drinks	80	600	48,000	40	600	24,000	72,000
Security	1	80000	80,000	0	0	0	80,000
others	1	10000	10,000	0	0	0	10,000
<b>Total</b>	<b>1083</b>	<b>0</b>	<b>195,000</b>	<b>341</b>	<b>0</b>	<b>50,000</b>	<b>245,000</b>

## Source of Finance



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- Entrepreneur's Contribution  
195,000
- Investor's Investment 50,000
- Total 245,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				0	-
Oil Cosmetics and others sales	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
cost	4,250	127,500	1,530,000	1,606,500	1,686,825
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>1,606,500</b>	<b>1,686,825</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
House rant		500	6,000	6,000	6,000
Electricity Bill		1,500	18,000	18,000	18,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		300	3,600	3,600	3,600
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		400	4,800	4,800	4,800
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>8,200</b>	<b>98,400</b>	<b>98,400</b>	<b>98,400</b>
<b>Net Profit (E) [C-D]</b>		<b>14,300</b>	<b>171,600</b>	<b>185,100</b>	<b>199,275</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	171,600	185,100	199,275
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		151,600	316,700
	<b>Total Cash Inflow</b>	<b>221,600</b>	<b>336,700</b>	<b>515,975</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<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>151,600</b>	<b>316,700</b>	<b>495,975</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop:Kalu gazi  
Bazar,Ushnori,Gabtali,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























# FAMILY PICTURE

