

Proposed NU Business Name: **MS HAPPY STOR**



Project identification and prepared by: Md. Anshar Alli  
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD. ARIFUL ISLAM</b>
Age	:	30-12-1990(27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Null
No. of siblings:	:	04 Brothers & 01 sister
Address	:	Vill:Charaljani, P.O:Modhupur, P.S: Modhupur, Dist: Tangail. .
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>MST. SUNDORY BEGUM</b>
(iii) Father's name	:	<b>MD. HOBIBUR RAHMAN</b>
(iv) GB member's info	:	Branch: Modhupur ,Centre # 29(Female), Member ID: 1725, Group No: 03Member since: 1985-2017 raning(32 Years) First loan: BDT 1,000 Existing loan: BDT 60000,Outstanding loan:BDT 20400
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..	:	

## ***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	:	06 years experience in on business & 06 years experience in running business. He has 05 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794666145
Family's Contact No.	:	Nil
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SUNDORY BEGUM** Joined Grameen Bank Since 17 Years Ago. At First She Took 5000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

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## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS HAPPY STOR</b>
Location	:	Charal jani Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT160000/-
Financing	:	Self BDT 110000(from existing business) 82% Investors Investment BDT 50,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft*08ft= 160 Square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Chaul,Bekari,shugondhi tel,ditergent,chini,bkash etc</li><li>▪Average 10% gain on sale</li><li>▪The business is operating by entrepreneur. Existing no Employe.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

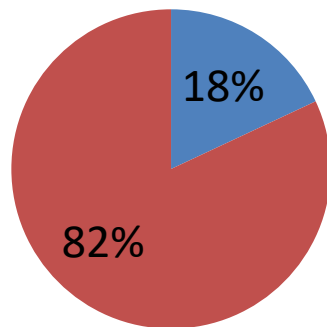
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Chaul,Bekari,shugondhi tel,ditergent,chini,bkash etc.	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>			
Chaul,Bekari,shugondhi tel,ditergent,chini,bkash etc.	4,500	135,000	1620000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	4,500	135,000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity bill		400	4,800
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,800</b>	<b>93,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chaul	15	2000	30,000	10	2000	20,000	50,000
Bekari	10	90	900	20	90	1800	2,700
shugondhi tel	30	80	2,400	20	80	1,600	4,000
ditergent	40	40	1,600	20	40	800	2,400
chini	30	60	1,800	15	60	900	2,700
bkash	1	20000	20,000	1	20000	20000	40,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
other	1	3300	3,300	1	4900	4900	8,200
Security			50,000	0	0	0	50,000
<b>Total</b>			<b>110,000</b>	0		<b>50,000</b>	<b>160,000</b>

## Source of Finance



■ Entrepreneur Investment :110000

■ Investor Investment : 50000

■ Total Investment: 160000



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	
<b>Revenue (sales)</b>					
Chaul,Bekari,shugondhi tel,ditergent,chini,bkash etc.	7,000	210,000	2,520,000	2,646,000	
<b>Total Sales (A)</b>	7,000	210,000	2,520,000	2,646,000	
<b>Less. Variable Expense</b>					
Chaul,Bekari,shugondhi tel,ditergent,chini,bkash etc.	6,300	189,000	2,268,000	2,381,400	
<b>Total variable Expense(B)</b>	6,300	189,000	2,268,000	2,381,400	
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21,000	252,000	264,600	
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	
Electricity bill		500	6,000	6,100	
Transportation		1500	18,000	18,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		300	3,600	3,900	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		400	4,800	5,000	
<b>Total fixed Cost (D)</b>		<b>8,200</b>	<b>98,400</b>	<b>99,800</b>	
<b>Net Profit (E) [C-D]</b>		<b>12,800</b>	<b>153,600</b>	<b>164,800</b>	
<b>Investment Payback</b>			<b>30000</b>	<b>30000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	153,600	164,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		123,600
	<b>Total Cash Inflow</b>	<b>203,600</b>	<b>288,400</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)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>123,600</b>	<b>258,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:07  
Experience & Skill : 17 Years  
Quality goods & services;  
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  
Political unrest

Pictures





















# FAMILY PICTURE

