

## Proposed NU Business Name: **MAHFUJ VARAITISE STORE**



Project identification and prepared by: Rupaly Akter,  
Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>MD RUBEL</b>
Age	:	29 Years(03/01/1988)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Mojdpur, P.O: Savar P.S: Savar, Dist: Dhaka
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>AKLIMA BEGUM</b>
(iii) Father's name	:	<b>MD. KOHINUR ALAM</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 89 (Female), Member ID: 11362/2, Group No: 01 Member since: 29/05/2013 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 16,040/-
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01994-574206
Mother's Contact No.	:	01636-545362
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AKLIMA BEGUM** joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAHFUJ VARAITISE STORE</b>
Location	:	Pakiza Savar Dhaka
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000(from existing business) 55% Required Investment BDT 50,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 8 ft = 64 s.ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile covar,betary,charjar etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Savar.</li><li>▪Agreed grace period is 3 months.</li></ul>

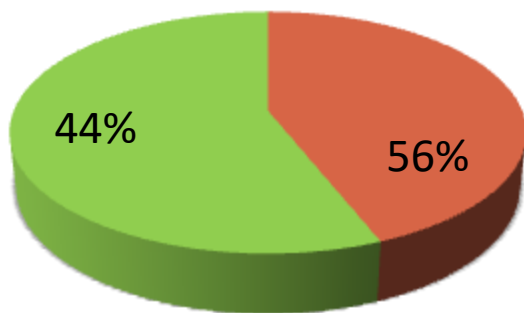
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Confictionary Item	2000	60000	720000
	0	0	0
<b>Total Sales (A)</b>	2000	60000	720000
<b>Less Variable Expense</b>			
Fridge	1700	51000	612000
<b>Total variable Expense (B)</b>	1,700	51000	612000
<b>Contribution Margin (CM) [C=(A-B)</b>	300	9000	108000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		7,600	91200
<b>Net Profit (E)= [C-D]</b>		1,400	16800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile Covar item	40	250	10,000	0	0	10,000	20,000
Batary,charjar	25	300	7500	0	0	10,000	17,500
Head phone Item	0	0	5000	0	0		5000
Electrics Item	0	0	5,000	0	0		5,000
Others	0	0	2,500	0	0		2,500
Advanced	0	0	10,000	0	0		
bKash &Load						30,000	30,000
<b>Total</b>	<b>35</b>	<b>550</b>	<b>40,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>90,000</b>

## Source of Finance



- Entrepreneur's Contribution's =40000
- Investor Investment's =50000
- Total =90000

## Financial Projection (BDT)

	Daily	Monthly	Year1	Year 2	Year 3
<b>Particular</b>					
<b>Revenue(Sales)</b>					
Electric Item	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
<b>Total Sales (A)</b>	3000	90000	1080000	1134000	1190700
<b>Less Variable Expense</b>			0		
Electric Item	2550	76500	918000	963900	1012095
			0		
<b>Total variable Expense (B)</b>	2,550	76500	918000	963900	1012095
<b>Contribution Margin (CM) [C=(A-B)</b>	450	13500	162000	170100	178605
<b>Less Variable Expense</b>			0		
Rent		1,500	18000	18,000	18000
Electricity bill		700	8400	8900	9400
Transportation		600	7200	7,700	8200
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		500	6000	6100	6200



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

SR#	<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	56,400	63,400	70,805
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		36,400	79800
	<b>Total Cash Inflow</b>	1,06,400	99,800	150605
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	36,400	79800	130605

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Pakiza,Savar Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE