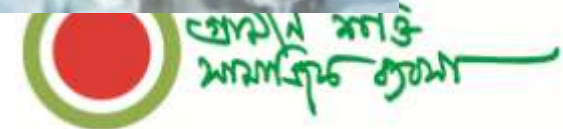


Proposed NU Business Name: **MEEM STORE**



Project identification and prepared by: Mst, Lailatun Nahar
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSHARAF HOSSAIN
Age	:	24/09/1989(27Years)
Education, till to date	:	HSC
Marital status	:	UnMarried
Children	:	no
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Bishupara,P.O: Jamgram,P.S: bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ANZUARA BEGUM
(iii) Father's name	:	MD. MONCHUR RAHMAN
(iv) GB member's info	:	Branch: Shreepur, Centre # 1(Female), Member ID: 1006/1, Group No:01 Member since:05/08/2009 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 1620
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01747105508
Father's Contact No.	:	01765917919
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANZUARA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MEEM STORE
Location	:	Tahirpur, bagmara,Rajshahi
Total Investment in BDT	:	BDT 94000
Financing	:	Self BDT 44000-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20ft x 10ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

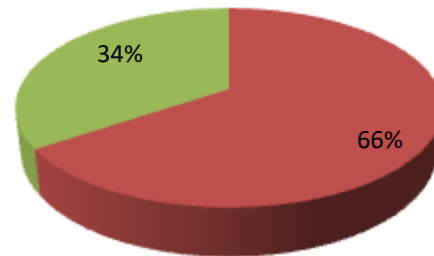
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Sales product	2,400	72,000	864000
Total variable Expense (B)	2,400	72,000	864000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		700	8,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		1000	12,000
Entertainment			0
Salary (staff)			
Bank service Charge			0
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		10,500	126,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
oil	50kg	100	5,000			20000	20,000
rice	150kg	40	6,000			30000	30,000
dal	50	56	2,800				
moida	150	30	4,500				
gom	100	28	2,800				
vutta	100	16	1,600				
khoil	70	30	2,100				
others			20000				
						0	0
Total	470	300	44800			0	50000

Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
oil,rice,wheat, khoil etc.	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense		0	0	0	0
oil,rice,wheat,khoil etc.	2400	72000	864000	907200	952560
Total variable Expense (B)	2400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		500	9600	9600	9600
Electricity Bill		700	8400	9000	9000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	15000
Entertainment			0		
Salary (staff)			0		
Security Gard		100	1200	1300	1300
Bank service Charge			100	100	100
Total Fixed Cost		7500	93700	95800	98000
Net Profit (E) [C-D)		10500	122300	131000	140140
Investment Payhack			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	122300	131000	140140
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		102300	213300
	Total Cash Inflow	172300	233300	353440
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	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	102300	213300	333440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
jatragachi,kamarbari,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

