

Proposed NU Business Name: **MIJAN STORE**



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MIJANUR RAHMAN
Age	:	01/11/1990 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	04 Brother 02 Sisters
Address	:	Vill: South tarakucha P.O: Amjad hat, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALEMA KHATUN
(iii) Father's name	:	HABIB ULLAH
(iv) GB member's info	:	Branch: Mohamaya, Centre # 50/(Female), Member ID:7593, Group No: 07 Member since: 05-03-1997-2007 (10 YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 00/-
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01813-255859
Mother's Contact No.	:	01839-659319
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALEMA KHATUN joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

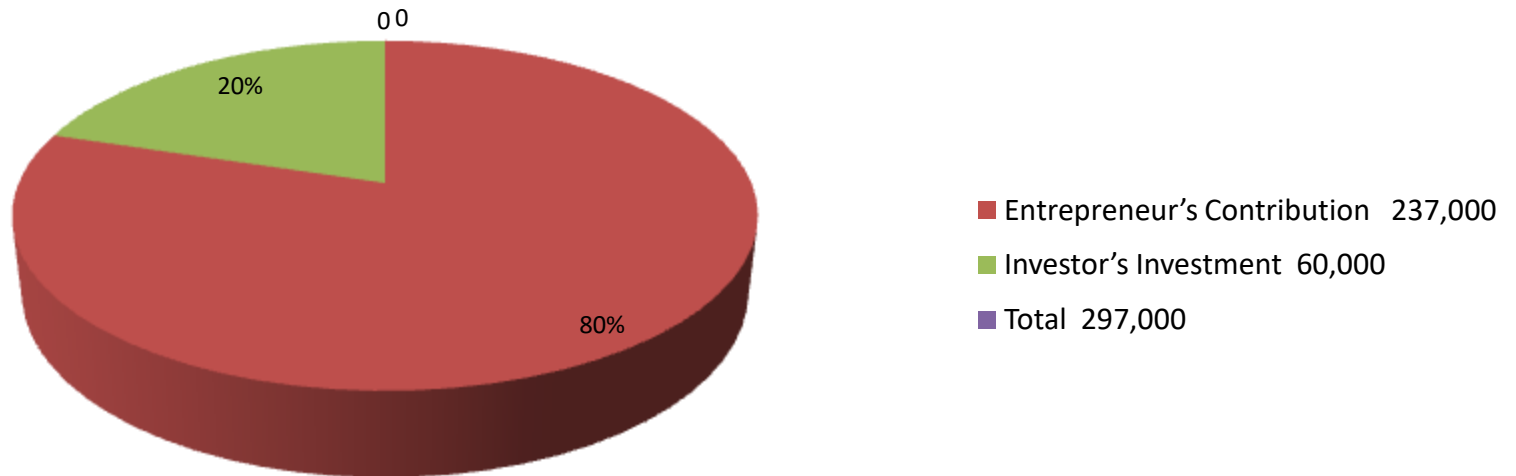
Business Name	:	MIJAN STORE
Location	:	South Dhormopur School mor, Fulgazi, Feni.
Total Investment In BDT	:	Bdt 2,97,000/-
Financing	:	Self BDT 2,37,000/- (From Existing Business) 80% Required Investment Bdt,60,000(as Equity) 20%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Rice,Soft Drink,ice cream,dal,biscut etc.▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Rice,Soft Drink,ice creem,dal,biscut etc	5200	156000	1872000
	0	0	0
Total Sales(A)	5200	156000	1872000
Less Variable Expense (B)			0
Rice,Soft Drink,ice creem,dal,biscut etc	4420	132600	1591200
Total Variable Expense	4420	132600	1591200
Contributon Margin (CM) [C=(A-B)]	780	23400	280800
Less Fixed Expense			
Rent		5000	60000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 3		8000	96000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		19100	229200
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
rice	72,000	24,000	96,000
soft drink	20,000	0	20,000
ice cream	20,000	16,000	36,000
dal	27,000	13,500	40,500
biscuit	16,000	6,500	22,500
parasut oil	20,000	0	20,000
soap	6,000	0	6,000
soyabeen oil	6,000	0	6,000
others	20,000	0	20,000
security	30,000	0	30,000
Total	237,000	60,000	297,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Soft Drink,ice creem,dal,biscut etc	5700	171000	2052000	2154600	2262330
	0	0	0	0	0
Total Sales(A)	5700	171000	2052000	2154600	2262330
Less Variable Expense (B)					
Rice,Soft Drink,ice creem,dal,biscut etc	4845	145350	1744200	1831410	1922981
Total Variable Expense	4845	145350	1744200	1831410	1922981
Contributon Margin (CM) [C=(A-B)]	855	25650	307800	323190	339350
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		19100	229200	229780	230369
Net Profit (E)= [C-D]		6550	78600	82530	86657
Investment Pay Back			24,000	24,000	24,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	78,600	82530	86656.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		54600	113130
	Total Cash Inflow	138,600	137,130	199,787
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	54,600	113,130	175,787

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; South Dhormopur School
mor, Fulgazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











