

Proposed NU Business Name: **M/S Mojibor Varieties Store**



Project identification and prepared by: Md. Jamal Hossin,
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Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Rassel Hossen
Age	:	01-02-1993(24 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill:Lokkhi Proshad, P.O: Palamgonj, P.S: Dohor , 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	:	Ranu Begum
(iii) Father's name	:	Mojibor Rohoman
(iv) GB member's info	:	Branch: Gobindopur Dupchachia, Centre # 10 (Female), Member ID:5627/1 , Group No: 05 Member since: 21-04-1998- 2005(07Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000- Outstanding loan: BDT Nil
(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	:	2 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01815924419
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RANU 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	:	MS Mojibor Varieties Store
Location	:	Kachari Ghat Bazar, Dohar Dhakla.
Total Investment in BDT	:	BDT 150,000
Financing	:	Self BDT 100000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 20ft= 300square ft
Security of the shop	:	BDT Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Kosmetik, Sugar,Biskut, oilletc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dohar, Dhaka,s.▪Agreed grace period is 3 months.

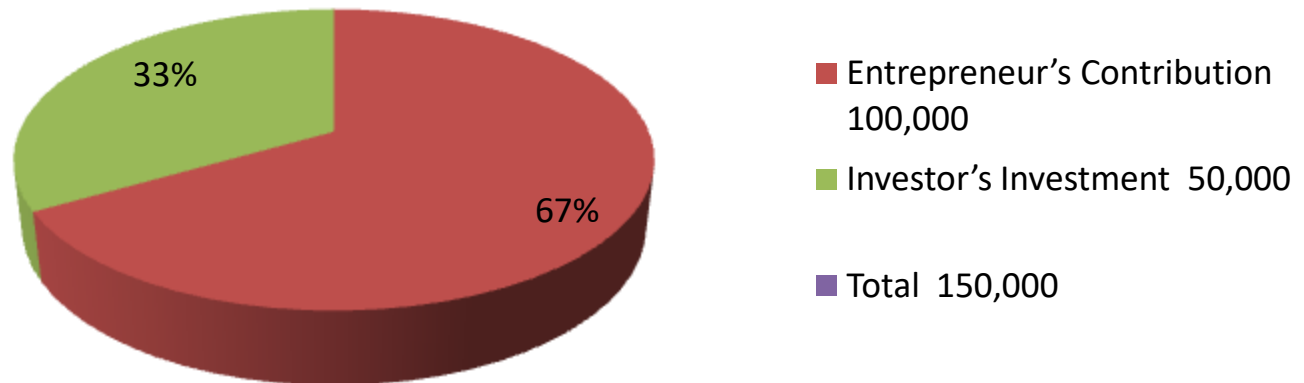
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmaties,suger,drinks,others,etc	3,000	90,000	1080,000
Total Sales (A)	3,000	90,000	1080,000
Less. Variable Expense			
Cosmaties,suger,drinks,others,etc.	2550	76,500	918,000
Total variable Expense (B)	2,500	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		00	00
Mobile Bill		300	3,600
Transportation		1,000	12,000
Electricity Bill		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Security Guard		200	2,400
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmaties	00	00	60,000	00	00	30,000	90,000
Drinks	00	00	10,000	00	00	10,000	20,000
Oil+Soap	00	00	20,000	00	00	10,000	40,000
Others	00	00	10,000	0	0	0	00
Security							
Total			100,000			50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetics,suger,oil,drinks,others,etc	4,000	120,000	1,440,000	1,512,000	1587600
		0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense		0	0	0	0
Cosmetics,suger,oil,drinks,others,etc	3400	102000	1224000	1285200	1349460
		0	0	0	0
Total variable Expense (B)	3400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		0	0	0	0
Mobile Bill		300	3600	3800	3800
Transportation		1000	12000	15000	15000
Electricity Bill		500	6000	6500	6500
Salary (self)		5000	60000	60000	60000
Genaretor		300	3600	3600	3600
Entertainment		300	3600	3800	3800
Security Guard		200	2400	2500	2500
Total fixed Cost (D)		8600	103200	95200	95200
Net Profit (E) [C-D]		9400	112800	131600	142940
Investment Payback			20000	20000	20,000

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	50,000		
1.2	Net Profit	112800	131600	142940
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		92800	204400
	Total Cash Inflow	162800	224400	347340
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	20,000	20,000
	Total Cash Outflow	70000	20,000	20,000
3	Net Cash Surplus	92800	204400	327340

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

