

Proposed NU Business Name: MOMMAIDEA STORE



Project identification and prepared by: MD. Anarul islam
Mawna Unit, Gazipur

Project verified by: Md:Siddiqur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASHEL ISLAM
Age	:	09-09-1997 (20 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Molied, P.O: Tangra ,P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURNAHER
(iii) Father's name	:	SAIFUL ISLAM
(iv) GB member's info	:	Branch: Gazipur, Centre #104 (Female), Member ID: 5210, Group No: 01 Member since: 20-02-2005 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 1,00,000/-Outstanding loan: 32,500/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-579349
Mother's Contact No.	:	01940-290385
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna, Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURNAHER : joined Grameen Bank since 12 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	:	MOMMAIDA STORE
Location	:	Majim Ali more,Mawna, Sreepur.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,70,000/-(from existing business) 63% Required Investment BDT 60,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
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; Grocery item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

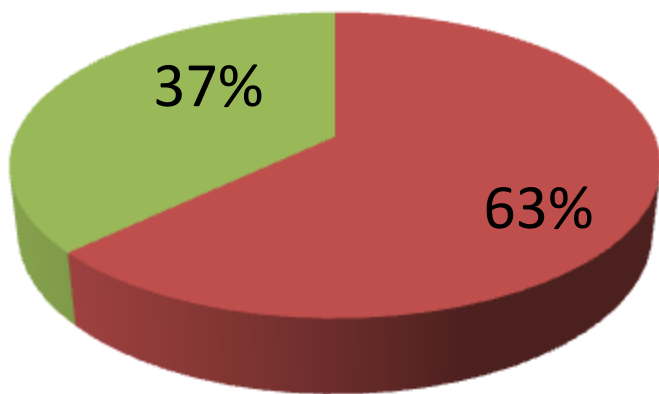
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Grocery Item	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rant		1,000	12,000
Electricity bill		500	6,000
Mobile Bill		100	1,200
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Generator Bill		100	1,200
Entertainment		100	1,200
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		7,450	89,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (11 x 1450)	15,950	21750	37700
Sugar	2,600	5200	7800
Flour	1,010	2600	3610
Soft Drinks	10,000	10000	20000
Cosmetics	2,000	0	2000
Soap	10,000	5000	15000
Biscuit, Chanachur, Chips, Noodle, Oil, Salt, Spices, Onion, Potato, etc.	128,440	15450	143890
Total	170,000	60,000	2,30,000

Source of Finance



■ Entrepreneur's Contribution 170,000

■ Investor's Investment 100,000

■ Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
Grocery Item	4,250	127,500	1,530,000	1,606,500
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Rant		1,000	12,000	12,000
Electricity bill		500	6,000	6,500
Mobile Bill		200	2,400	2,800
Transportation		2,000	24,000	28,000
Salary (self)		5,000	60,000	60,000
Generator Bill		100	1,200	1,500
Entertainment		100	1,200	1,500
Total Fixed Cost		8,900	106,800	112,300
Net Profit (E) [C-D]		13,600	163,200	171,200
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	163,200	171,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,30,700
	Total Cash Inflow	2,23,200	3,02,400
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)	32,500	36,000
	Total Cash Outflow	92,500	36,000
3	Net Cash Surplus	1,30,700	2,66,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

