

Proposed NU Business Name: MALIHA STORE



Project identification and prepared by: Md.Moshiur Rahman
Sreenagar unit,Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	METHUN SHAKE
Age	:	19-10-1991(26 years)
Education, till to date	:	Class -viii
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill:Cotgow,Nimtala P.O ;Sirajdkhan,P.S: Sirajdkhan ,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAFIA BEGUM
(iii) Father's name	:	LATE BABUL SHAKE
(iv) GB member's info	:	Branch: Imamgong, Centre # 15(Female), Member ID: 7411, Group No: 17 Member since:01/05/2000 (17Years) First loan: BDT 3000 /- Existing loan: BDT 20,000 /- Outstanding loan: 3720
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	05years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-947056
Family's Contact No.	:	01943-869159
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAFIA BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MALIHA STORE
Location	:	S. Cotgow Nimtala , Sirajdkhan, munshigonj.
Total Investment in BDT	:	BDT 56,652/-
Financing	:	Self BDT 16,652 /- (from existing business)29 % Required Investment BDT 40,000/- (as equity)71%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Security of the shop	:	BDT: 2000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tea , Soft drink, Biscuit etc. ▪Average 30% gain on sales. ▪The business is operated by entrepreneur. ▪The shop is rented. ▪Collects goods from Sirajdkhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

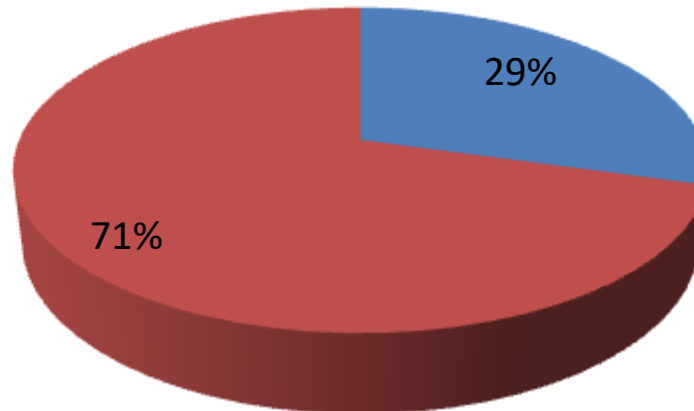
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece,shart,pant etc	1,300	39,000	468,000
Servecing		0	0
Total Sales (A)	1,300	39,000	468,000
Less. Variable Expense			
three piece, pant, shart etc	910	27,300	327,600
Total variable Expense (B)	910	27,300	327,600
Contribution Margin (CM) [C=(A-B)	390	11,700	140,400
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		200	2,400
Transportation		300	3,600
Salary(self)		5,000	60,000
Entertainment		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D)		5,400	64,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Quantity	Unit Price	Price	Quantity	Unit Price	Price	
Coil	12	45	540	5	2700	13,500	14,040
Biscuit	10	200	2000	20	200	4,000	6,000
Lojence	6	1000	6000	5	1000	5,000	11,000
Chanachur	5	200	1000	20	200	4,000	5,000
Tea	2	800	1600	2	800	1,600	3,200
Soap			1600			3,200	4,800
Wheel Soap	24	13	312		0	0	312
Soft Drink	4	400	1600		0	0	1,600
Others			0			8,700	8,700
Security			2000		0	0	2,000
Total			16652		6500	40,000	56,652

Source of finance

■ Entrepreneur investment 16,652
 ■ Investore investment 40,000
 ■ Total investment 56,652



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Coil ,Biscute Tea , Soft drink etc	1,800	54,000	648,000	680,400	714,420
Total Sales (A)	1,800	54,000	648,000	680,400	714,420
Less. Variable Expense					
Coil,Biscute,Tea, Soft drink etc	1,260	37,800	453,600	476,280	500,094
Total variable Expense (B)	1,260	37,800	453,600	476,280	500,094
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400	204,120	214,326
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		200	2,400	2,520	2,646
Transportation		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,200	1,200
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	2,160	2,160	2,160
Total Fixed Cost		6,300	77,760	78,180	78,621
Net Profit (E) [C-D)		9,900	116,640	125,940	135,705
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	116,640	125,940	135,705
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		100,640	210,580
	Total Cash Inflow	156,640	226,580	346,285
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	100,640	210,580	330,285

SWOT ANALYSIS

STRENGTH

Employment: 0Self: 01 Family:01 Others:0
Experience & Skill : 05Years
Own Business :05
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









