



Proposed NU Business Name : **mahdy store**

Business Category : **Shopkeeping, General Store**



Business Proposal Identified & Prepared by : **Md. Ansar Ali, Unit Incharge Modhupur ,  
Tangail,Zone 01.**

Business Proposal Verified by : **Md. Ansar Ali**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>md. mahdy hassan lal mia</b> Vill: Ausnara, Union: Ausnara, District: Tangail
Age	:	26 years
Marital Status	:	Married
Children	:	1 (One) Daughter
No. of siblings	:	2 (Two) Brothers and 1 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	mst. amina begum
(iii) Father's name	:	md. matear rahaman
(iv) GB member's info	:	Branch: Moterbazar Madhupur, Madhupur, Centre # Moterbazar Madhupur Loan no.: 5691, Member since 08 August 2008 First loan: Tk. 5,000 Last loan: Tk. 10,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)***

Education, till to date	:	Secondary School Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Shopkeeper
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 10 (Ten) year(s) of experience in running his own business. He started the business with BDT 50,000 (Fifty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Income: Tk. 25,000 Mother's occupation: Housewife Developments from entrepreneur's current business are Gold Purchase, Child education development, Investment in existing business etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01735486076, 01745859619
NU's NID/Birth Certificate No.	:	19929315728000697
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

■ mst. amina begum was a GB member from 08 August 2008 to 25 April 2012, at first she took GB loan BDT 5,000 (Five Thousand).

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>mahdy store</i></b>
Address/ Location	:	moter bazar
Total Investment Required in BDT	:	Tk. 211,000
Financing	:	Self Tk. 151,000 Required Investment Tk. 60,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 15%
(ii) Estimated % of proposed gross profit margin	:	From Product 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	3,000	90,000	1,080,000
<b>Total Sales/commission (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	2,550	76,500	918,000
<b>Total Cost of Sales and Services (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less: Operating Cost</b>			
Shop Rent		1,600	19,200
Electricity Bill		300	3,600
Transportation Expense		500	6,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		300	3,600
Night Guard Bill		100	1,200
Generator Bill		200	2,400
Mobile Bill		400	4,800
<b>Non Cash Item</b>			
Deprecation Expenses		0	0
<b>Total Operating Cost (D)</b>		<b>8,400</b>	<b>100,800</b>
<b>Net Profit (C-D)</b>		<b>5,100</b>	<b>61,200</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Security, Others Grocery Items, Cosmetics, Confectionary item, Cosmetics item, Soft Drinks and Stationary item, tootplus, toyes, gift box etc.)	Investment in products (Cosmetics, Bakery & Stationary item, toyes, gift box etc.)	151,000	60,000	211,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>151,000</b>	<b>60,000</b>	<b>211,000</b>

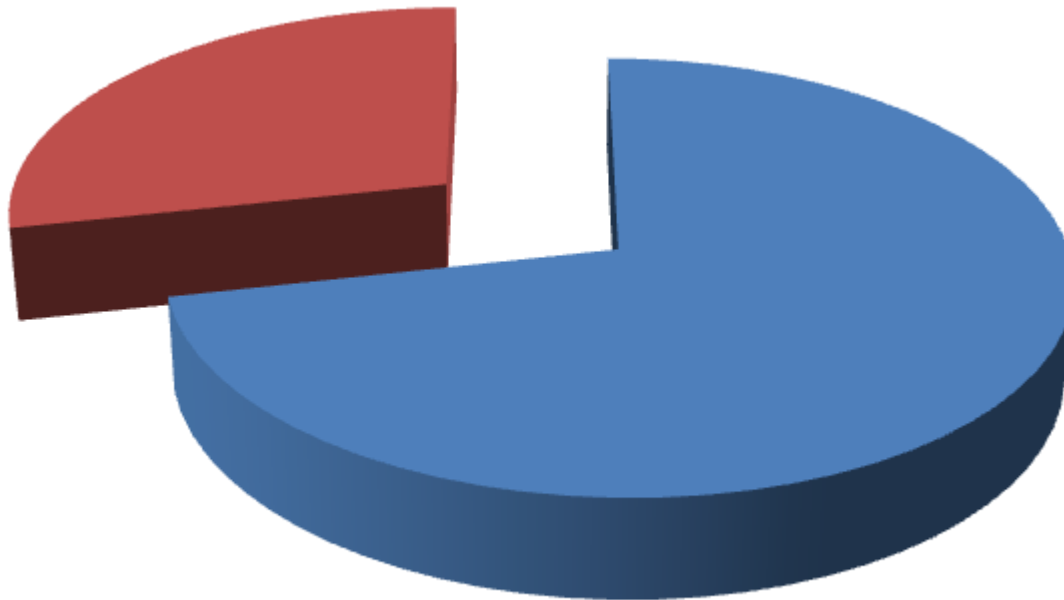
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 151,000 (71%)

■ GSSB's Investment BDT 60,000 (29%)

■ Total Capital BDT 211,000

Amount (BDT)





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	4,000	120,000	1,440,000	4,200	126,000	1,512,000	4,410	132,300	0
<b>Total Sales/commission (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>4,410</b>	<b>132,300</b>	<b>0</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	3,400	102,000	1,224,000	3,570	107,100	1,285,200	3,749	112,470	0
<b>Est. Total Cost of Sales and Services (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>3,570</b>	<b>107,100</b>	<b>1,285,200</b>	<b>3,749</b>	<b>112,470</b>	<b>0</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>630</b>	<b>18,900</b>	<b>226,800</b>	<b>661</b>	<b>19,830</b>	<b>0</b>
<b>Less: Operating Cost</b>									
Shop Rent		1,600	19,200		1,760	21,120		1,936	0
Electricity Bill		300	3,600		330	3,960		363	0
Transportation Expense		500	6,000		550	6,600		605	0
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	0
Entertainment Expenses		500	6,000		550	6,600		605	0
Night Guard Bill		100	1,200		110	1,320		121	0
Generator Bill		200	2,400		220	2,640		242	0
Mobile Bill		600	7,200		660	7,920		726	0
Ownership Transfer Fee		571	5,139		571	6,852		571	9
<b>Non Cash Item</b>									
Depriciation Expenses		0	0		0	0		0	0
<b>Total Operating Cost (D)</b>		<b>9,371</b>	<b>110,739</b>		<b>10,251</b>	<b>123,012</b>		<b>11,219</b>	<b>9</b>
<b>Net Profit (C-D)</b>		<b>8,629</b>	<b>105,261</b>		<b>8,649</b>	<b>103,788</b>		<b>8,611</b>	<b>-9</b>
<b>Retained Income</b>			<b>105,261</b>			<b>209,049</b>			<b>209,040</b>

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	110400	110640	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	79539	149031
	<b>Total Cash Inflow</b>	<b>170400</b>	<b>190179</b>	<b>149031</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	30861	41148	-9
	<b>Total Cash Outflow</b>	<b>90861</b>	<b>41148</b>	<b>-9</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>79539</b>	<b>149031</b>	<b>149040</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (10 Years)

## **W**EAKNESS

- Electricity problem;

## **O**PPORTUNITIES

- Location of shop;

## **T**HREATS

- Theft;

Pictures







