

MOJAHID GENERAL STORE



Project identification and prepared by: Kajem Uddin, Bashon Unit, Dhaka
Project verified by: Md Rafiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAHFUZUR RAHMAN
Age	:	01-01-1989 (26 Years)
Education, till to date	:	HSC Pass
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Chandona P.O: Chandona P.S: Gazipur Sadar 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	:	HALIMA AKTER
(iii) Father's name	:	MD HAJRAT ALI
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 98 (Female), Member ID: 9105/1, Group No: 07 Member since: 01-01-1995 (20 Years) First loan: BDT 4,000 .
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: BDT 8,731
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-620654
Mother Contact No.	:	01914-853655
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Halima Akter is a member of Grameen Bank since 20 years. At first she took 4,000 taka loan from Grameen Bank. Halima Alter gradually took loan from GB. Utilize loan in land business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOJAHID GENERAL STORE
Location	:	At entrepreneur own house, Chandona, Haji Market Gazipur
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Chourasta, Gazipur, Joydebpur.▪Agreed grace period is 4 months.

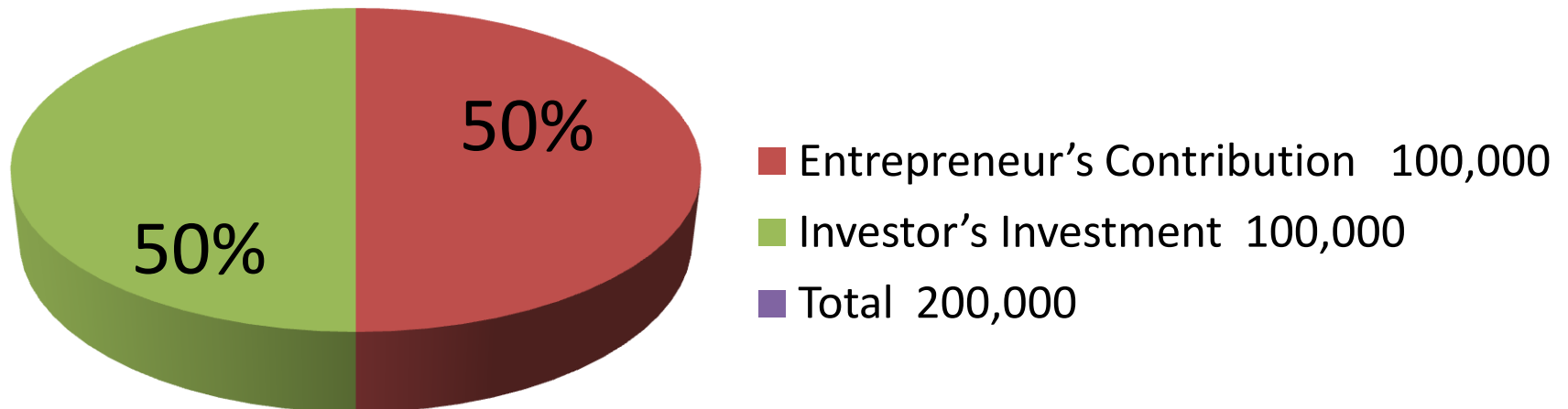
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		800	9,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Others		100	1,200
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	85,000	1,00,000	1,85,000
Fridge	15,000	-	15,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	4,600	138,000	1,656,000	1,738,800	1,825,740
Total Sales (A)	4,600	138,000	1,656,000	1,738,800	1,825,740
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,910	117,300	1,407,600	1,477,980	1,551,879
Total variable Expense (B)	3,910	117,300	1,407,600	1,477,980	1,551,879
Contribution Margin (CM) [C=(A-B)]	690	20,700	248,400	260,820	273,861
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		1,200	14,400	16,500	18,500
Salary (self)		6,000	72,000	72,000	72,000
Entertainment		400	4,800	5,500	6,000
Others		150	1,800	2,200	2,400
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		8,850	106,200	109,800	113,000
Net Profit (E) [C-D]		11,850	142,200	151,020	160,861
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	142,200	151,020	160,861
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		105,200	219,220
	Total Cash Inflow	245,200	259,220	383,081
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	105,200	219,220	343,081

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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
Local competitors;

Pictures









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Pineapple

Pineapple

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Bread-It

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Savlon

original

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FAMILY PICTURE

