

## Proposed NU Business Name: **MOSHARAF STORE**



Project identification and prepared by: Md Golam Rosul,  
Munsiganj Unit, Dhaka,

Project verified by: Susanhta Kumar Bishwash



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOSHARAF MADHBAR</b>
Age	:	20-12-1982 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Nahapara, P.O: Bajra Jogini P.S.: Munshiganj, Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>KALAI MADHBAR</b>
(iii) Father's name	:	<b>ANOWARA BEGUM</b>
(iv) GB member's info	:	Branch: Rikab baazar,Aldi Baazar, Centre # 09(Female), Member ID: 4405/1, Group No: 05 Member since:                      ( 04 Years) First loan: 20,000 taka.
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 14,997
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01948998455
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NARGIS BEGUM** joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOSHARAF STORE</b>
Location	:	Madina bazaar, Bajrajogini, Munsiganj
Total Investment in BDT	:	BDT 1,97,000
Financing	:	Self BDT 97,000 (from existing business) 49% Required Investment BDT 1,00,000(as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 16 ft= 320 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Groceries items.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rikab bazaar, Algi bazaar</li><li>▪Agreed grace period is 4 months.</li></ul>

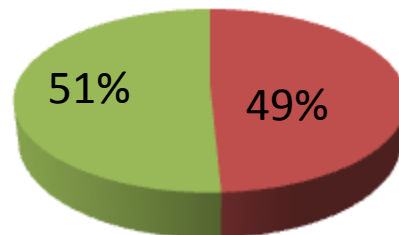
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocari items	3400	102000	1224000
<b>Total Sales (A)</b>	3400	102000	1224000
<b>Less Variable Expense</b>			
Grocari items	2890	86700	1040400
<b>Total variable Expense (B)</b>	2,890	86700	1040400
<b>Contribution Margin (CM) [C=(A-B)]</b>	510	15300	183600
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		400	4800
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		9,000	108000
<b>Net Profit (E)= [C-D]</b>		6,300	75600

## Investment Breakdown

Particulars	Existing	Proposed	Total
Rice	60,000	70,000	130000
Oil	8,400	16,800	25200
Pulse	6,600	6,600	13200
Cosmetics	2,000		2000
Others	20,000	4,600	24600
Sugar		2,000	
	97,000	100,000	197000

## Source of Finance



- Entrepreneur's Contribution 97,000
- Investor's Investment 100,000
- Total 197,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Grocari items	4800	144000	1728000	1814400
<b>Total Sales (A)</b>	4800	144000	1728000	1814400
<b>Less Variable Expense</b>				
Grocari items	4080	122400	1468800	1542240
Item				
<b>Total variable Expense (B)</b>	4,080	122400	1468800	1542240
<b>Contribution Margin (CM) [C=(A-B)]</b>	720	21600	259200	272160
<b>Less Variable Expense</b>				
Rent		2,000	15,000	15,000
Electricity bill		500	6000	6300
Transportation		1,000	12,000	12,200
Salary (Self)		5000	60000	60000
Entertainment		400	4800	5000
Mobile bill		350	4200	4300
<b>Total fixed cost (D)</b>		9,250	102,000	102,800
<b>Net Profit (E)= [C-D]</b>		12350	148200	169,360
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	148,200	169,360
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		142,200
	<b>Total Cash Inflow</b>	248200	311560
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	6000	6000
	<b>Total Cash Outflow</b>	106,000	6000
3	<b>Net Cash Surplus</b>	142,200	305560

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















দিনা বাজার, মুন্সীগঞ্জ।



কাপড়কে করে তোলে  
নতুনের মতো সাদা

মোশারফ মেটার্স



Shop entrance with people and a man sitting on a red chair.



Wall with posters and advertisements.



# FAMILY PICTURE