

Proposed NU Business Name: **OPORUPA STORE**



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOMIN MIA
Age	:	11-02-19982(34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Hamchaypur P.O: Sherpur , P.S: Sherpur Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MORIOM KHATUN
(iii) Father's name	:	MD . HABIBOR RAHMAN
(iv) GB member's info	:	Branch: Mirjapur, Sherpur, Centre #46(Female), Member ID: 3575, Group No: 05 Member since: 12-10-1992(11 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT NIL
(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	:	17 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-330576
Mother's Contact No.	:	01621-049814
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MORIOM KHATUN joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	OPORUPA STORE
Location	:	Hatkoll, Registrar offices, Sherpur.
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 125,000/-(from existing business) 73% Required Investment BDT 60,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Betel nut, Betel leaf, Chewing tobacco, Coil etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpur, Bogra▪Agreed grace period is 3 months.

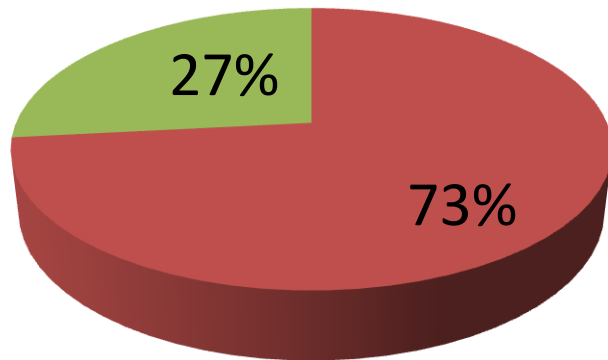
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mosurdoll, oil,shop, ect.	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less Variable Expense			
Mosurdoll, oil,shop ect.	5,280	158400	166320
Total variable Expense (B)	5,280	158400	166320
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less Variable Expense			
Electricity bill		200	2400
Transportation		1,800	21,600
Salary (self)		1800	21,600
Entertainment		4,000	48,000
Feed & Medicine		200	2,400
Guard		150	1800
Mobile bill		300	3,600
Total fixed cost (D)		8,450	79,800
Net Profit (E)= [C-D]		13,150	179,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oil	12	1680	20,160	12	1680	20,160	40,320
pulse	100	180	18,000	100	180	18,000	36,000
Shops	200	15	3,000	200	15	3,000	6,000
Cosmatis	-	-	15,000	-	-	15,000	30,000
Others	-	-	8,840	-	-	3,840	12,680
Security	1	60,000	60,000	-	-	0	60,000
Total	3		125,000	2		60,000	185,000

Source of Finance



■ Entrepreneur's Contribution 165,000

■ Investor's Investment 60,000

■ Total 225,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mosurdoll, oill,shop, ect.	8,000	240000	2880000	3024000	3175200
Total Sales (A)	8,000	240000	2880000	3024000	3175200
Less Variable Expense					
Mosurdoll, oill,shop, ect.	7,040	211200	2534400	2661120	2794176
Total variable Expense (B)	7,040	211200	2534400	2661120	2794176
Contribution Margin (CM) [C=(A-B)]	960	28800	345600	362880	381024
Less Variable Expense					
Rent		3,000	36000	37800	39690
Electricity bill		200	2400	2520	2646
Transportation		1,800	21600	22680	23814
Salary (self)		4,000	48000	50400	52920
Entertainment		200	2400	2520	2646
Guard		150	1800	1890	1984.5
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		9,650	114000	119700	125685
Net Profit (E)= [C-D]		19,150	231600	243180	3049515
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	120,600	131,400	131,400
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60,600	60,600
	Total Cash Inflow	220600	192000	192000
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)	24,000	24,000	24,000
	Total Cash Outflow	160,000	24000	24000
3	Net Cash Surplus	60,600	132000	132000

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 07 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





Man in orange polo shirt and light blue jeans standing in the shop.

ETROCARE King SUPER GLUE

Fresh FORTIFIED SOYBEAN OIL 500

50



A man in a red polo shirt and grey trousers sits on a red plastic stool in the center of the store, looking towards the camera. The store is filled with various goods on shelves and on the floor.

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FAMILY PICTURE

