

Proposed NU Business Name: **MORSHED STORE**



Project identification and prepared by: : Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MORSHEDUR RAHMAN
Age	:	06-02-1993 (24 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03Brothers and 02 Sister
Address	:	Vill: Omorpur P.O: Silonyia P.S: Dagonvuiyan Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Joyloskor Dagonvuiyan , Centre # 15 (Female), Member ID: 8603, Group No: 04 Member since: 13/05/2000(17 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 13840/=
(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	:	1years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-132940
Family's Contact No.	:	01829-592782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business .

Proposed Nobin Udyokta Business Info

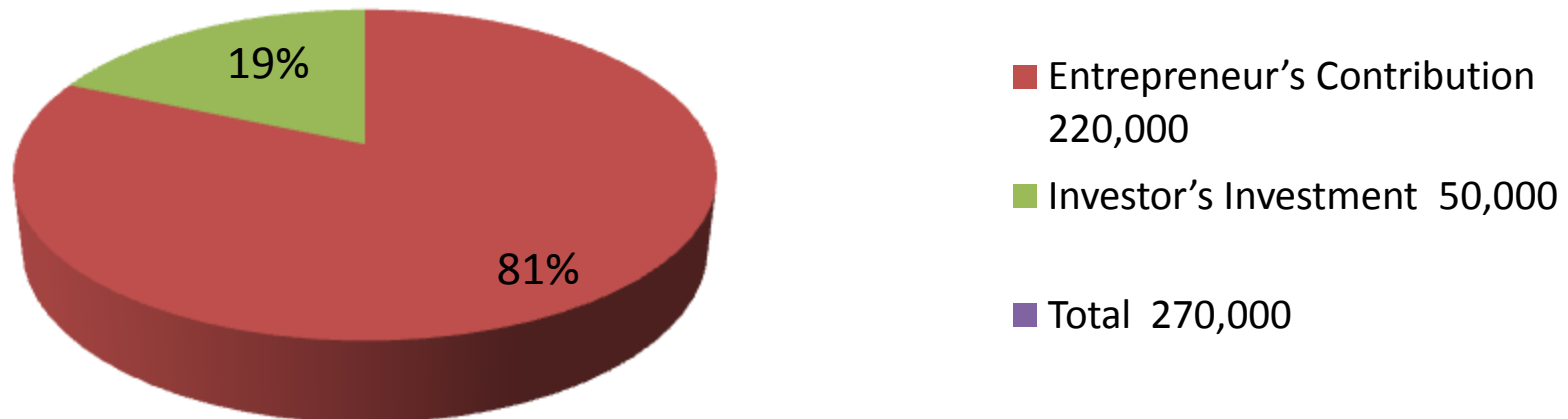
Business Name	:	MORSHED STORE
Location	:	Ahamedpur road,omorpur bazar, Dagonvuiyan, Feni
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,20,000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity)19 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 06 ft= 72 square ft
Security of the shop	:	=30,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cosmetics, Biscuit, Soft drinks etc. .▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from, Feni▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
cosmetics, Biscuit, Soft drinks	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			
cosmetics, Biscuit, Soft drinks	2975	89250	1071000
Total Variable Expense	2975	89250	1071000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1000	12000
Transportaion		2000	24000
Salary (Self)		5000	60000
Intertainment		100	1200
Mobil Bill		300	3600
Total Fixed Cost (D)		9900	118800
Net Profit (E)= [C-D]		5850	70200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft drinks	1000	30	30,000				30000
Chips	1000	10	10,000				10000
Stasonary			20,000			20000	40000
Confessionary			70,000				70000
Cosmetics			40,000			20000	60000
Others			20,000			10000	30000
Security			30,000				30000
Total	2000		220000	0		50,000	270000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cosmetics, Biscuit, Soft drinks	3810	114300	1371600	1440180	1512189
Total Sales(A)	3810	114300	1371600	1440180	1512189
Less Variable Expense (B)					
cosmetics, Biscuit, Soft drinks	3239	97155	1165860	1224153	1285361
Total Variable Expense	3239	97155	1165860	1224153	1285361
Contributon Margin (CM) [C=(A-B)]	572	17145	205740	216027	226828
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9900	118800	120400	122060
Net Profit (E)= [C-D]		7245	86940	91287	95851
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	86,940	91287	95851.35
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66940	138227
	Total Cash Inflow	136,940	158,227	234,078
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,940	138,227	214,078

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 0 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











