

Proposed NU Business Name: **MIJAN STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MIJAN
Age	:	22-06-1989 (27 Yars)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	2 SONS
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: South khamer o Matikata, P.O: Khamer, P.S: Kapashia, 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	:	MOJIDA
(iii) Father's name	:	MOSTOFA
(iv) GB member's info	:	Branch: Torgaw , Kapasia Centre # 07(Female), Member ID: 1252, Group No: 3 Member since: (----Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 40000, Outstanding loan: 26175
(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	:	11years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-827374
Mother's Contact No.	:	01828-922635
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOJIDA joined Grameen Bank since ----- years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIJAN STORE
Location	:	Torgaw medical more
Total Investment in BDT	:	BDT 190000/-
Financing	:	Self BDT 130000/-(from existing business) 68% Required Investment BDT 60000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Kapasia.▪Agreed grace period is 3 months.

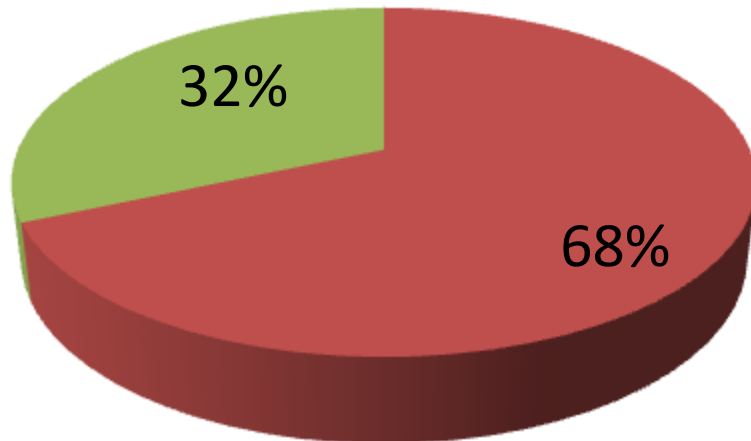
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2880	86400	1036800
Total sales (A)	2880	86400	1036800
Less Variable Exp.			
Grocery Item	2448	73440	881280
Total Variable exp. (B)	2448	73440	881280
Contribution Margin CM [C= (A-B)]	432	12960	155520
less fixed exp.			
Rent		2000	24000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		300	3600
Mobile		300	3600
total fixed cost (D)		9300	111600
Net profit (E) [C-D]		3660	43920

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscuite	200	100	20,000	300	100	30,000	50,000
Fruits	10	300	3,000			0	3,000
Koyel	50	35	1,750			0	1,750
Tea	100	5	500	100	5	500	1,000
Confectionary Item	110	100	11,000	100	80	8,000	19,000
Oil	100	100	10,000			0	10,000
Drinks	100	300	30,000	20	400	8,000	38,000
Others	25	150	3,750	90	150	13,500	17,250
Security			50,000				50,000
Total	695		130,000	610		60,000	190,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 60,000
- Total 190,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4560	136800	1641600	1723680	1809864
Total Sales (A)	4560	136800	1641600	1723680	1809864
less variable Expenses					
Grocery Item	3876	116280	1395360	1465128	1538384
Total variable Expenses (B)	3876	116280	1395360	1465128	1538384
Contribution Margin (CM)= (A-B)	684	20520	246240	258552	271479.6
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		500	6000	16000	3000
Transportation		1100	13200	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		220	2640	2640	2640
Guard		300	3600	3600	3600
Mobile		400	4800	7400	4800
Total Fixed Cost		14520	174240	208640	161040
Net Profit (E) (C-D)		6000	72000	49912	110439.6
Investment Payback			24000	24000	24000

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

SR#	<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	60,000		
1.2	Net Profit	72,000	49,912	110439.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48,000	73912
	Total Cash Inflow	132000	97912	184351.6
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	
3	Net Cash Surplus	48,000	73912	160351.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 011; 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















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FAMILY PICTURE

