

Proposed NU Business Name: **MASARS NABILA STORE**



Project identification and prepared by: MD. SOHEL
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NASIR BHULU
Age	:	14/08/1987(29Years)
Education, till to date	:	VIII.
Marital status	:	Married
Children	:	1Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill:Chotto bhon gram, P.O:Sapura P.S: Bhoalia, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HANUFA BEBE
(iii) Father's name	:	MD. KORBAN ALI
(iv) GB member's info	:	Branch: Mosroil pava,Centre #25 (Female), Member ID: 2425/3, Group No:06 Member since:2005 to 2013 and rejoin 19/01/15 Continue (10Years)
Further Information:		First loan: BDT -10,000/=
(v) Who pays GB loan installment	:	Existing Loan: BDT 20,000/=, Outstanding loan:4500/=
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes (Goats rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917230304.
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HANUFA BEBE joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MASARS NABILA STORE
Location	:	Chotto bhon gram,
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	
Size of shop	:	14 ft x 12ft= 168 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Oil, rice, wheat, sugar etc. ▪The business is operating by entrepreneur. Existing no employees. ▪Average gain 15% ▪The shop is own. ▪Agreed grace period is 3 months.

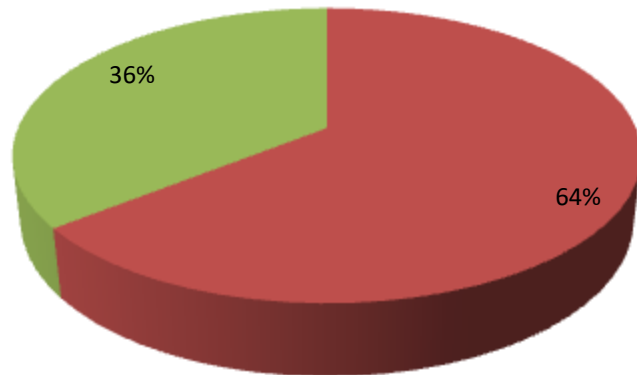
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
oil, rice, wheat, cosmetic etc.	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
oil, rice, wheat, cosmetic etc.	2,550	76,500	918000
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent			0
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		300	3,600
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
oil	3	15,000	45,000	2	15000	30000	75,000
rice	5	2,300	11,500			20000	31,500
Wheat	10	800	8,000				8,000
Sugar	2	3200	6,400				6,400
cosmatic	0		5,000				5,000
Others			14,100				14,100
							0
						0	0
Total	20	21300	90000		15000	50000	140000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
oil,rice,wheat,cosmatic etc.	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense		0	0		0
oil,rice,wheat,cosmatic etc.	3400	102000	1224000	1285200	1349460
Total variable Expense (B)	3400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2400	2500	2600
Mobile Bill		300	3600	3600	3700
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3700
Entertainment		300	3600	3700	3800
Salary (staff)		0	0		
Security Gard			0		
Bank service Charge			100	100	100
Total Fixed Cost		6100	73300	73500	73900
Net Profit (E) [C-D]		11900	142700	153300	164240
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	142700	153300	164240
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122700	256000
	Total Cash Inflow	192,700	276000	420240
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	122,700	256000	400240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;Chotto bongram.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









