

Proposed NU Business Name: **MOSTAFA STORE**



Project identification and prepared by: Aowlad Hossain ,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD. MOSTAFA</b>
Age	:	02-08-1982 ( 35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Daughter 01 Son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Roton Pur ; P.O: Biroli Bazar ; P.S: Feni sadar ; 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	:	<b>SOKINA KHATUN</b>
(iii) Father's name	:	<b>MUSA MIA</b>
(iv) GB member's info	:	Branch: Joyloskor, Dagoanvuiya. Centre # 42 (Female), Member ID: 3260, Group No: 07 Member since: 01-03-2004 to 25-06-2010 ( 06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: 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	:	13 years experience in running business. 13 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-818239
Family's Contact No.	:	01869-653314
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOKINA KHATUN** joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOSTAFA STORE</b>
Location	:	Roton pur, Taltola , Feni
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 85,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 16 ft= 176 square ft
Security	:	100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

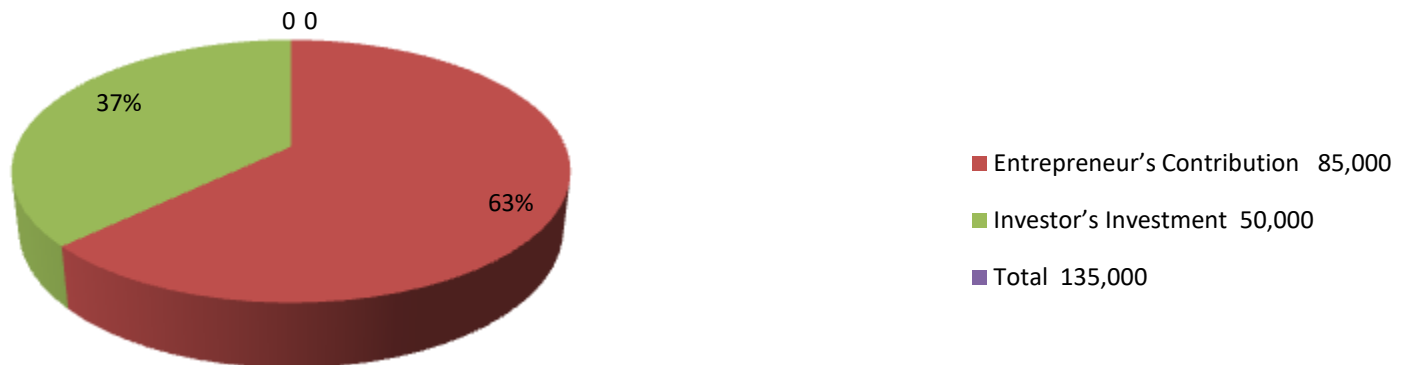
## Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Oil, Cosmetics, Biscuit, etc	4,000	120,000	1440,000
<b>Total Sales (A)</b>	4,000	120,000	1440,000
<b>Less Variable Expense</b>			
Rice, Oil, Cosmetics, Biscuit, etc	3,400	102,000	1224,000
<b>Total variable Expense (B)</b>	3,400	102,000	1224,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		300	3600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3600
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>7,850</b>	<b>94,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>10,150</b>	<b>121,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	3	2300	6,900	5	2300	11,500	18,400
Dal	30	46	1,380	50	46	2,300	3,680
Oil	30	85	2,550	80	85	6,800	9,350
Onion, Garlic, Spice	0	0	2,000	0	0	0	2,000
Biscuits	20	350	7,000	20	350	7,000	14,000
Cold Drinks	10	500	5,000	20	500	10,000	15,000
Wheat, Flour	1	1000	1,000	0	0	0	1,000
Sugar	1	3300	3,300	0	0	0	3,300
Cosmetics	0	0	5,000	0	0	0	5,000
Mobile Load	0	0	5000	0	0	0	5,000
Others	0	0	35,870	0	0	12,400	48,270
Security	1	0	10,000	0	0	0	10,000
<b>Total</b>	<b>125</b>	<b>7581</b>	<b>85,000</b>	<b>175</b>	<b>3281</b>	<b>50,000</b>	<b>135,000</b>

## Source of Finance



# Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Rice, Oil, Cosmetics, Biscuit, etc	4,500	135,000	1620000	1701000	1786050
<b>Total Sales (A)</b>	4,500	105,000	1260000	1323000	1389150
<b>Less Variable Expense</b>					
Rice, Oil, Cosmetics, Biscuit, etc	3,825	114,750	1377000	1445850	1518143
<b>Total variable Expense (B)</b>	3,825	114,750	1377000	1445850	1518143
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>	<b>255,150</b>	<b>267,908</b>
<b>Less Variable Expense</b>					
Rent		800	9600	9,600	9,600
Electricity bill		600	7200	7,700	8,000
Transportation		1,300	15600	16,000	16,500
Salary (self)		5000	60000	60,000	60,000
Entertainment		300	3600	3,600	3,600
Generator		150	1800	1,800	1,800
Mobile bill		400	4800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>8,550</b>	<b>102600</b>	<b>103,700</b>	<b>104,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>11,700</b>	<b>140,400</b>	<b>151,450</b>	<b>163,108</b>
Investment Payback			20,000	20,000	20,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	140,400	151,450	163,108
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		120,400	251,850
	<b>Total Cash Inflow</b>	190,400	271,850	414,958
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	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	120,400	251,850	394,958

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 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

A small, white rectangular sticker is placed on the refrigerator door, below the poster. It appears to be a calendar or a price list, with a grid of numbers and some illegible text. The sticker is oriented vertically and is partially obscured by the refrigerator's handle area.















# FAMILY PICTURE

