

Proposed NU Business Name: **MOMIN STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOMINUL HAQUE
Age	:	01-07-1982 (35 Years)
Education, till to date	:	Class 08
Marital status	:	married
Children	:	02 Daughters
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: South Kasimpur ; P.O: Passgasia ; 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	:	LATE OHIDER HESSA
(iii) Father's name	:	LATE SADEK
(iv) GB member's info	:	Branch: Dolia, Feni, Centre # 21 (Female), Member ID: 2920, Group No: 03 Member since:1991 To 1998 (07 Years) First loan: BDT 3,000/- Existing loan: BDT 5,000 Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01879-712671
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE OHIDER HESSA joined Grameen Bank since 7 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	:	MOMIN STORE
Location	:	Sonagazi Road, Lalpol, Feni
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft = 120 square ft
Security	:	Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tea, Biscuit, Cold Drink etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

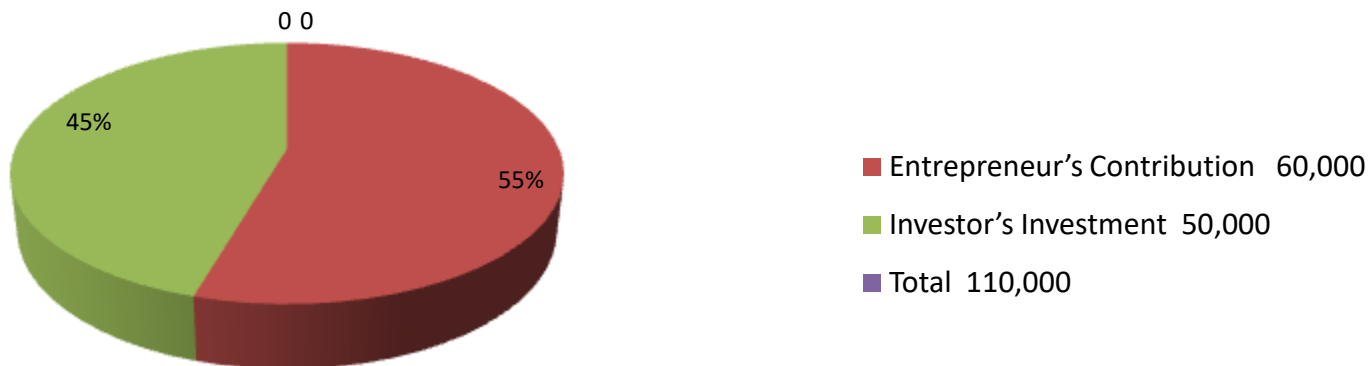
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tea, Biscuit, Cold Drink etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Tea, Biscuit, Cold Drink etc	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less Variable Expense			
Rent		800	9,600
Electricity bill		1000	12,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		200	2,400
Mobile bill		300	3,600
Total fixed cost (D)		9,800	117,600
Net Profit (E)= [C-D]		8,200	98,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drinks	15	500	7,500	20	500	10,000	17,500
Biscuits	15	350	5,250	20	350	7,000	12,250
Cosmetics	0	0	20,000	0	0	20,000	40,000
Juice	5	700	3,500	0	0	0	3,500
Floar	1	3500	3,500	0	0	0	3,500
Sugar	1	2700	2,700	0	0	0	2,700
Oil	1	1400	1,400	0	0	0	1,400
Condence Milk	48	51	2,448	0	0	0	2,448
Others	0	0	13,702	0	0	13,000	26,702
Total	86	9201	60,000	40	850	50,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Tea, Biscuit, Cold Drink etc	6,500	195,000	2340000	2457000	2579850
Total Sales (A)	6,500	195,000	2340000	2457000	2579850
Less Variable Expense					
Tea, Biscuit, Cold Drink etc	5,525	165,750	1989000	2088450	2192872.5
Total variable Expense (B)	5,525	165,750	1989000	2088450	2192872.5
Contribution Margin (CM) [C=(A-B)	975	29,250	351000	368550	386977.5
Less Variable Expense					
Rent		800	1,500	1,500	1,500
Electricity bill		1000	12,000	12,500	13,000
		2,000	24,000	24,500	25,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
		200	2,400	2,400	2,400
Mobile bill		4000	48,000	5,000	5,300
Total fixed cost (D)		13,500	162,000	111,900	113,200
Net Profit (E)= [C-D]		15,750	189,000	256,650	273,778
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	189,000	256,650	273,778
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		169,000	405,650
	Total Cash Inflow	239,000	425,650	679,428
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	169,000	405,650	659,428

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 17 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













FAMILY PICTURE

