

Proposed NU Business Name: **WAHAB MUDI STORE**



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HABIBUR RAHMAN
Age	:	22-07-1983(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	3 Son
No. of siblings:	:	02 Brother 1 Sister
Address	:	Vill: Kamarbari P.O: Kamarbari : Bagmara 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	:	MST. HALIMA
(iii) Father's name	:	MD. AFJAL HOSSAIN
(iv) GB member's info	:	Branch: Maria Bagmara, Centre # 47(Female), Member ID:6504/1 Group No:09 Member since: 05-03-2013 (8Years) First loan: BDT 6000
Further Information:		Existing Loan: BDT: 30000, Outstanding loan: BDT: 16760
(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.)	:	Yes
Business Experiences and Training Info	:	07 years experience in running business. 07 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Dairy farm
Entrepreneur Contact No.	:	01728947523
Mother's Contact No.	:	01785490701
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HALIMA joined Grameen Bank since 07 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

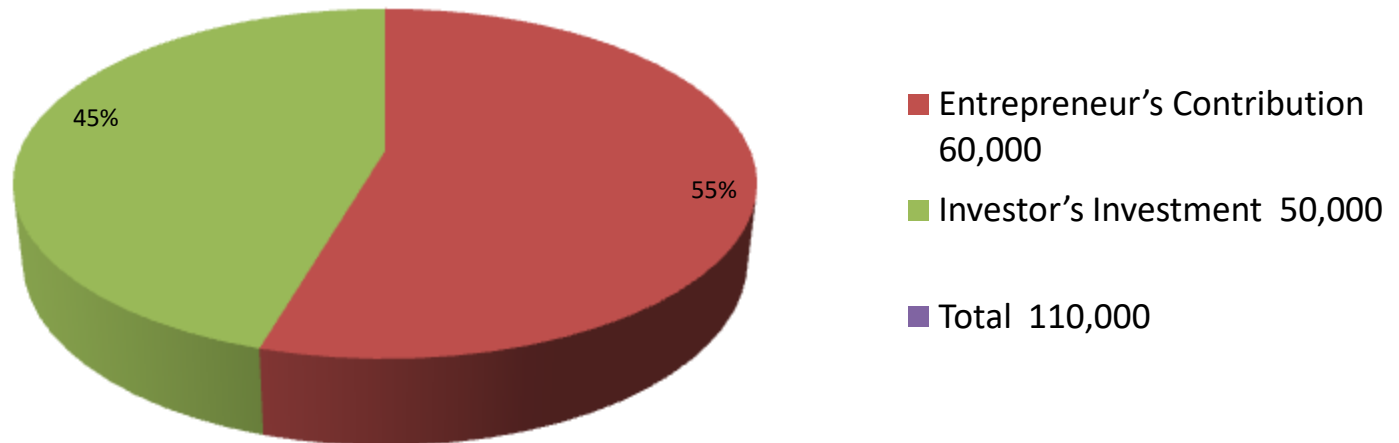
Proposed Nobin Udyokta Business Info

Business Name	:	WAHAB MUDI STORE
Location	:	Kamrbari.Bagmara,Rajshahi
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60000/-(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	:	25 ft X 10 ft=250 sft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionary item. etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Vobaniganj.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Confectionary item. etc.	2100	63000	756000
	0	0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Confectionary item. etc.	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		800	9600
Electric Bill		500	6000
Transportation		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Confectionary item. etc.			60,000			50,000	110,000
Security						0	50,000
Others			0			0	0
	0	0	60,000	0	0	50,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Confectionary item. etc.	2600	78000	936000	982800	1031940
0	0	0	0	0	0
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Confectionary item. etc.	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		500	6000	6300	6600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8000	96000	97000	98030
Net Profit (E)= [C-D]		7600	91200	95760	100548
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	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71200	146960
	Total Cash Inflow	141,200	166,960	247,508
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	71,200	146,960	227,508

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Kusumbi
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE