

Proposed NU Business Name: MASHUD STORE

Project identification and prepared by: Md. Anchar Ali,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASUD RANA
Age	:	10-12-1993(24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02Brothers
Address	:	Vill: Chapri,P.O : Dharihartil, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHEBA BEGUM
(iii) Father's name	:	NURUL ISLAM
(iv) GB member's info	:	Branch: Shandhanpur, Centre # 45 (Female), Member ID: 5381, Group No: 04 Member since: 08-03-1992 (25Years) First loan: 5,000 taka. Existing loan: 60,000 taka Outstanding loan: 44910 taka
Further Information:		
(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	:	08 years experience in on business & 06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749-521368
Mother's Contact No.	:	01735-487553
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHEBA BEGUM joined Grameen Bank since 25 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MASHUD STORE
Location	:	Chapri Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :165,000
Financing	:	Self BDT 115,000(from existing business) 70% Required Investment BDT 50,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	85,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
chaul,chini,moyda,vushi etc.	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
	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		600	7,200
Electricity Bill		200	2,400
Transportation		1000	12000
Salary (self)		5000	60,000
Salary (self)		0	0
Entertainment		0	0
Guard		100	1200
Generator		200	2400
Mobile Bill		300	3600
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
chaul	5	2300	11500	8	2300	18400	29900
chini	1	2600	2600	2	2600	5200	7800
mayda	2	1400	2800	3	1400	4200	7000
chira	1	2300	2300	2	2300	4600	6900
vushi	1	1200	1200	3	1200	3600	4800
tel	20	300	6000	30	300	9000	15000
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
others			3600			5000	3600
security			85,000				85000
Total			115000			50000	165000

Source of Finance

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
tel,shaban,detergent etc.	3,500	105,000	1260000	1323000	1389150
Total Sales (A)	3,500	105,000	1,260,000	1323000	1389150
Less. Variable Expense					
tel,shaban,detergent etc.	2975	89,250	1,071,000	1124550	1180777.5
Total variable Expense (B)	2975	89,250	1,071,000	1124550	1180777.5
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198450	208372.5
Less. Fixed Expense					
Rent		600	7200	7,200	7,200
Electricity Bill		300	3600	4,200	4,700
Transportation		1,200	14,400	15,400	16,400
Salary (self)		5000	60000	60,000	60,000
Salary (self)		0	0	0	0
Entertainment		100	1,200	1,800	2,300
Guard		100	1200	1,200	1,200
Generator		200	2400	2,400	2,400
Mobile Bill		400	4800	5,500	6,000
Total Fixed Cost		7,900	94,800	97,700	100,200
Net Profit (E) =[C-D]]		7,850	94,200	100,750	108172.5
Investment Payback			20000	20,000	20,000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	94,200	100,750	108173
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74,200	154,950
	Total Cash Inflow	134,200	174,950	263,123
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	60,000	20,000	20,000
3	Net Cash Surplus	74,200	154,950	243,123

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

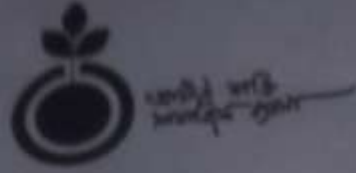
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পে

প্রকল্পের নাম: মাসুদ খেঁচো

ইউনিটের নাম: মসুদ

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোঃ মাসুদ

বয়স: ২৪ বছর জন্ম তারিখ: ১০/০৫/৯৬

স্বাক্ষরিত যোগ্যতা: এম. এম. ডি

বিস্বপীঠ

প্রকল্প প্রস্তাব গ্রহণ













FAMILY PICTURE

