

Proposed NU Business Name: **MEHRAJ STORE**



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Sonagazi, Feni

Project verified by: Susanto Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL KORIM(RUBEL)
Age	:	01/05/1998 (19Years)
Education, till to date	:	Class - 08
Marital status	:	Unmarried
Children	:	Sons 0 Daughter 0
No. of siblings:	:	04 Brother 05 Sisters
Address	:	Vill : Bakharia P.O: Sonagazi P.S: Sonagazi, 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	:	ROKEA BEGUM
(iii) Father's name	:	MD: ABUL HASEM
(iv) GB member's info	:	Branch: Chor Chandia, Centre # 85/(Female), Member ID:9587/2, Group No: 07 Member since: 14-09-2011 (6 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 8,000/- Outstanding loan: BDT 7072/-
(v) Who pays GB loan installment	:	Mother
(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	:	02 Years Experience 02 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	NO
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01832-314340
Mother's Contact No.	:	01720-489276
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEA BEGUM joined Grameen Bank since 06 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

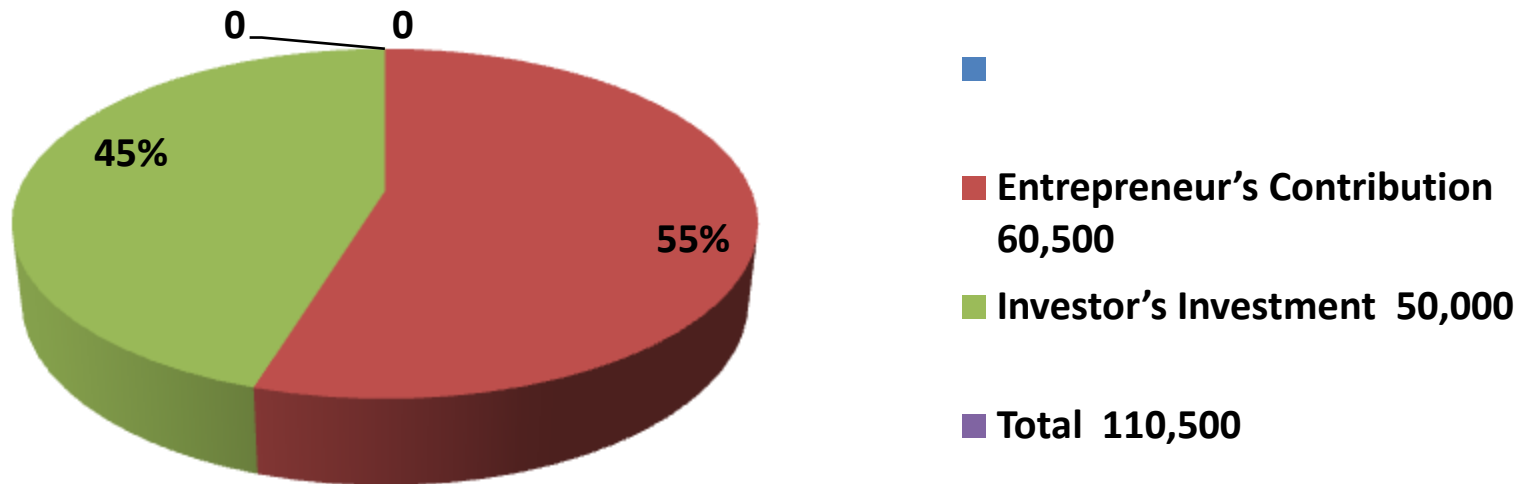
Business Name	:	MEHERAJ STORE
Location	:	Bakharia Road, sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,10,500/-
Financing	:	Self BDT 60,500/- (From Existing Business) 55% Required Investment Bdt,50,000(as Equity) 45%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 300 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cole Drinks, Tea, Pan,Egg,Biskit & Others.▪Average 30% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From sonagazi.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
silver disk,jug,paint,iron,electronic etc.	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
silver disk,jug,paint,iron,electronic etc.	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		1000	12000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		9100	109200
Net Profit (E)= [C-D]		5900	70800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cold drinks	20	500	10,000	40	500	20,000	30,000
biskit	11	500	5,500	0	0	0	5,500
flours	5	2,000	10,000	5	2,000	10,000	20,000
others	0	0	15,000	0	0	20,000	35,000
Secqurity	0	0	20,000	0	0		20,000
Total	36	3000	60,500	45	2,500	50,000	110,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
silver disk,jug,paint,iron,electronic etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		1000	12000	12300	12600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9100	109200	109600	110000
Net Profit (E)= [C-D]		11900	142800	149940	157437
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	142,800	149940	157437
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122800	252740
	Total Cash Inflow	192,800	272,740	410,177
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	122,800	252,740	390,177

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01
Others:02 Experience & Skill : 02Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Bakharia Road, sonagazi,
Feni.
Regular customers.

THREATS

Theft
Fire
Political unrest

Pictures







