

## Proposed NU Business Name: Mostakin Store



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

Name	:	<b>Md. Mostakin Mia</b>
Age	:	01/01/1998(20 Years)
Education, till to date	:	Class.8
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1Brother, 1 Sister.
Address	:	Vill: Shanbari, P.O:Alashine P.S: Delduar , 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	:	<b>Zahanara</b>
(iii) Father's name	:	<b>Md. Zahangir</b>
(iv) GB member's info	:	Branch:Alashine Delduar Centre # 26(Female), Member ID : 6033 , Group No: 09 Member since:03/05/1991 (27 Years) First loan: BDT 3000 /- Outstanding loan:Nil
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	:	02years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793777023
Family's Contact No.	:	01704479975
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Zahanara** joined Grameen 27 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M0stakin Store</b>
Location	:	Alashine Bazar,Delduar ,Tangail
Total Investment in BDT	:	BDT 86150/-
Financing	:	Self BDT 36150/- (from existing business 58% Required Investment BDT 50,000/- (as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 7 ft= 70square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like,Cold drink,Rice, Dall,Shoe,Cosmetics etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Own.</li><li>▪Collects goods from Tangail, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Soft drink,biscut,etc.	2,000	60,000	720,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Soft drink,biscut,etc.	1,550	46,500	558,000
<b>Total variable Expense (B)</b>	<b>1,550</b>	<b>46,500</b>	<b>558,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5000	60,000
Entertainment		300	3,600
Graud Bill		300	3,600
Generator Bill		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,200</b>	<b>98,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,300</b>	<b>63,600</b>

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Soft drink,biscut,etc.	7	450	3150	soft drink	2	5000	10,000	13,150
biscut	4	750	3000	biscut	20	750	15,000	18,000
Others		10000	10000				0	10,000
Secuirity of Shop			0					0
Machinaries		20000	20000	Others	0	0	0	20,000
<b>Total</b>			<b>36,150</b>				<b>50,000</b>	<b>86,150</b>

Entrepreneur's contribution

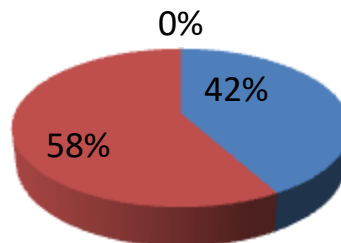
Investor's Investment

Total

■ Entrepreneur's contibution 36150

■ Investor's Investment 50000

■ Total 86150



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Soft drink,biscut,etc.	2,000	60,000	720,000	756,000	793,800
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
Less. Variable Expense					
Soft drink,biscut,etc.	1,550	46,500	558,000	585,900	615,195
<b>Total variable Expense (B)</b>	<b>1,550</b>	<b>46,500</b>	<b>558,000</b>	<b>585,900</b>	<b>615,195</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		400	4,800	5,040	5,292
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Graud Bill		300	3,600	3,780	3,969
Generator Bill		100	1,200	1,260	1,323
Mobile Bill		300	3,600	3,780	3,969
Non Cash Item					



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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	63,600	70,260	77,253
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		43,600	93,860
	<b>Total Cash Inflow</b>	<b>113,600</b>	<b>113,860</b>	<b>171,113</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>43,600</b>	<b>93,860</b>	<b>151,113</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

















