

Proposed NU Business Name: **MAHIN STORE**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAIK MOHI UDDIN
Age	:	01/07/1997 (21Years)
Education, till to date	:	Class- 08
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: West Sonapur P.O: Sonapur, 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	:	AMENA KHATUN
(iii) Father's name	:	NIZAMUDDIN
(iv) GB member's info	:	Branch: Amirabad Centre #14 /(Female), Member ID: 1575/3, Group No: 05 Member since: 05-02-2013(04Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 14,000/- Outstanding loan: BDT 8555/-
(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	:	04 Years Experience 04 Years In Running Business. He Has No Year Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01790-500404
Mother's Contact No.	:	01839-320015
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA KHATUN joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

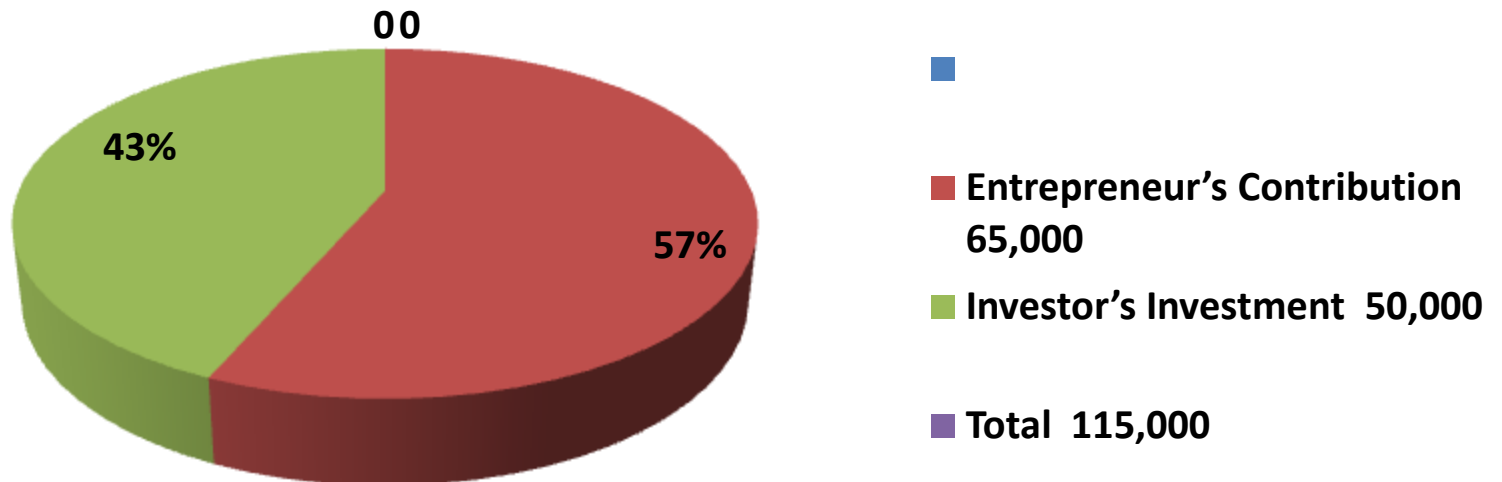
Business Name	:	MAHIN STORE
Location	:	Sonapur Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,15,000/-
Financing	:	Self BDT 65,000/- (From Existing Business) 57% Required Investment Bdt 50,000(as Equity) 43%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Biiskut, Drinks, Tea, Floue,oil & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Sonapur,Compani . ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Biiskut, Drinks, Tea, Floue,oil & others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Biiskut, Drinks, Tea, Floue,oil & others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		900	10800
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		10600	127200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Drinks	20	500	10,000	30	500	15,000	25,000
Biscuit	10	500	5,000	30	500	15,000	20,000
Flour	4	2,200	8,800				8,800
Juge	100	100	10,000			0	10,000
Tea	2	2,500	5,000			0	5,000
Others			21,200			20,000	41,200
Security			5,000				5,000
Total	136	5,800	65,000	60	1,000	50,000	115,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Biiskut, Drinks, Tea, Floue,oil & others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Biiskut, Drinks, Tea, Floue,oil & others	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		900	10800	10800	10800
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7400	85200	85600	86000
Net Profit (E)= [C-D]		16600	199200	209160	219618
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	199,200	209160	219618
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		179200	368360
	Total Cash Inflow	249,200	388,360	587,978
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	179,200	368,360	567,978

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop :Sonapur Bazar,sonagazi,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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