

Proposed NU Business Name: **MAMUN VARIETY STORE**



Project identification and prepared by: Md. Matiur Rahman
Dhunat Unit, Bogra.

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AL MAMUN
Age	:	05-06-1995(23Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother,01 Sister
Address	:	Vill: Rangamati P.O: Dhunat, P.S: Dhunat ,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MALEKA KHATUN
(iii) Father's name	:	MD. ABDUL HAMID
(iv) GB member's info	:	Branch:Alangi, Centre # 09(Female), Member ID: 4854, Group No: 07 Member since: 10-05-1998(20Years) First loan: BDT 1,500/- Outstanding loan: 26678/-
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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-381971
Family's Contact No.	:	01732-714769
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MALEKA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 1,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

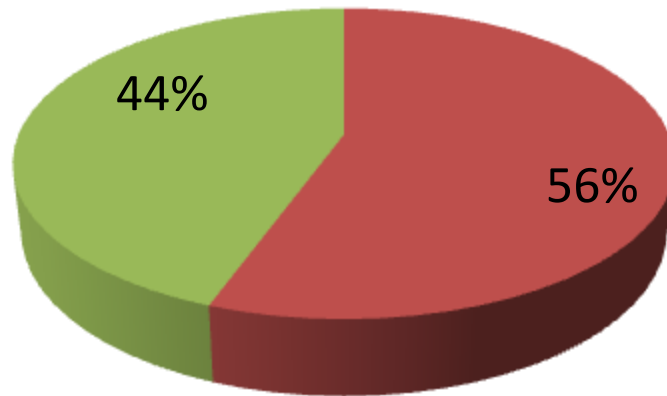
Business Name	:	MAMUN VARIETY STORE
Location	:	Rangamati, Alangi, Dhunat, Bogra
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000/- (from existing business) 56% Required Investment BDT 40,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The shop is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit,Cosmetics,Soap,Cold Drinks etc	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Biscuit,Cosmetics,Soap,Cold Drinks etc	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		10,400	124,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soap	0	0	2,000	0	0	0	2,000
Oil	50	100	5,000	50	100	5,000	10,000
Dal	2	1500	3,000	0	0	0	3,000
Salt	5	1000	5,000	0	0	0	5,000
Sugar	2	2000	4,000	0	0	5,000	9,000
Cold drink	0	0	15,000	0	0	10,000	25,000
Rice,Atta,Vushi	0	0	10,000	0	0	15,000	25,000
Others	0	0	6,000	0	0	5,000	11,000
Total	0		50,000	0		40,000	90,000



- Entrepreneur's Contribution 50,000
- Investor's Investment 40,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice,Atta,Vusi,Cold drink etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Prodict cost	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,600	55,200	55,200	55,200
Net Profit (E) [C-D]		13,400	160,800	171,600	182,940
Investment Payback			16,000	16,000	16,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	160,800	171,600	182,940
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		144,800	300,400
	Total Cash Inflow	200,800	316,400	483,340
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	144,800	300,400	467,340

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others: 0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Rangamati,Alangi,Dhunat,Bogra

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

