

Proposed NU Business Name: **MOSAROF STORE**



Project identification and prepared by: Monoranjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOFIQL ISLAM
Age	:	31-11-1995 (22 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brother & 01 Sister
Address	:	Vill: Jorpokurpar P.O: Ponchorsar P.S: Munshiganj Sadar ,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SELINA BEGUM
(iii) Father's name	:	MD MOSHARUF
(iv) GB member's info	:	Branch: Rampal Centre # 35 (Female), Member ID: 3794/1, Group No: 08 Member since: 20-05-1996(15 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 29,440/-
(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	:	Five years experience in running business. He has training two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01986-856393
Father's Contact No.	:	01906-410448
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA BEGUM joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOSAROF STORE
Location	:	Jorpokurpar, Ponchorsar Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000(from existing business) 77 % Required Investment BDT 60,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 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 Balti,Shoes,Patil,dinar set,plstic item etc. ▪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 Companigonj, Dhaka. ▪Agreed grace period is 3 months.

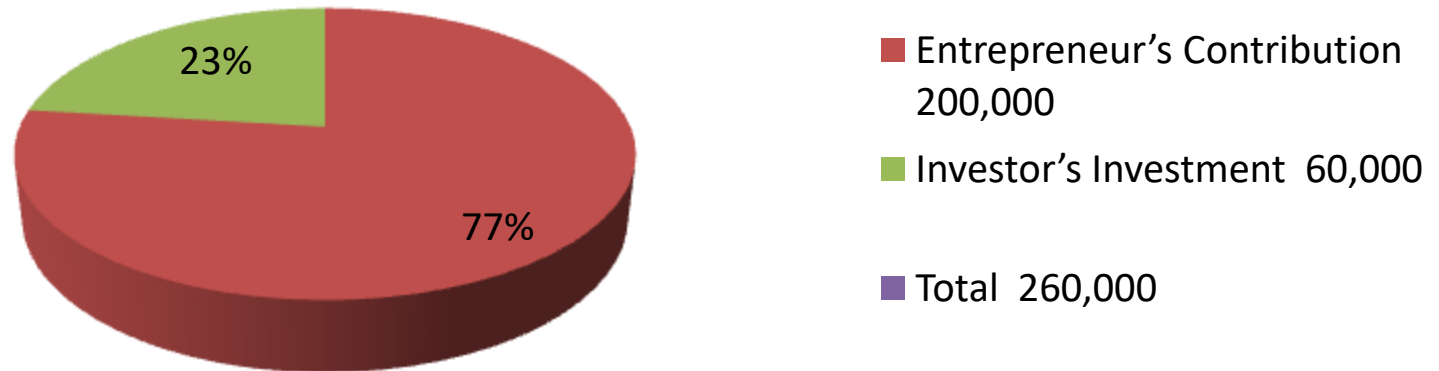
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics &Cokaries Item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cosmetics &Cokaries Item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		4,000	48,000
Transport		500	6,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		10,300	123,400
Net Profit (E) [C-D]		1,700	20,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Melamaine Set (220*500)	110,000	50,000	160,000
Shoes (250*100)	25,000	10,000	35,000
Patel (150*200)	30,000		30,000
Bag (500*20)	10,000		10,000
Balti (50*500)	25,000		25,000
Total	200,000	60,000	260,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics &Cokaries Item	2,500	75,000	900,000	945,000
Total Sales (A)	3,500	75,000	900,000	945,000
Less. Variable Expense				
Cosmetics &Cokaries Item	2,000	60,000	720,000	756,000
Total variable Expense (B)	2,800	60,000	720,000	756,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000
Less. Fixed Expense				
Rent		4,000	48,000	48,000
Transport		500	6,000	6,100
Electricity Bill		500	6,000	6,000
Mobile Bill		300	3,600	3,700
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		10,300	123,400	123,600
Net Profit (E) [C-D]		1,700	56,600	65,400
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	56,600	65,400
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		20,600
	Total Cash Inflow	116,600	86,000
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	20,600	50,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



Tiger
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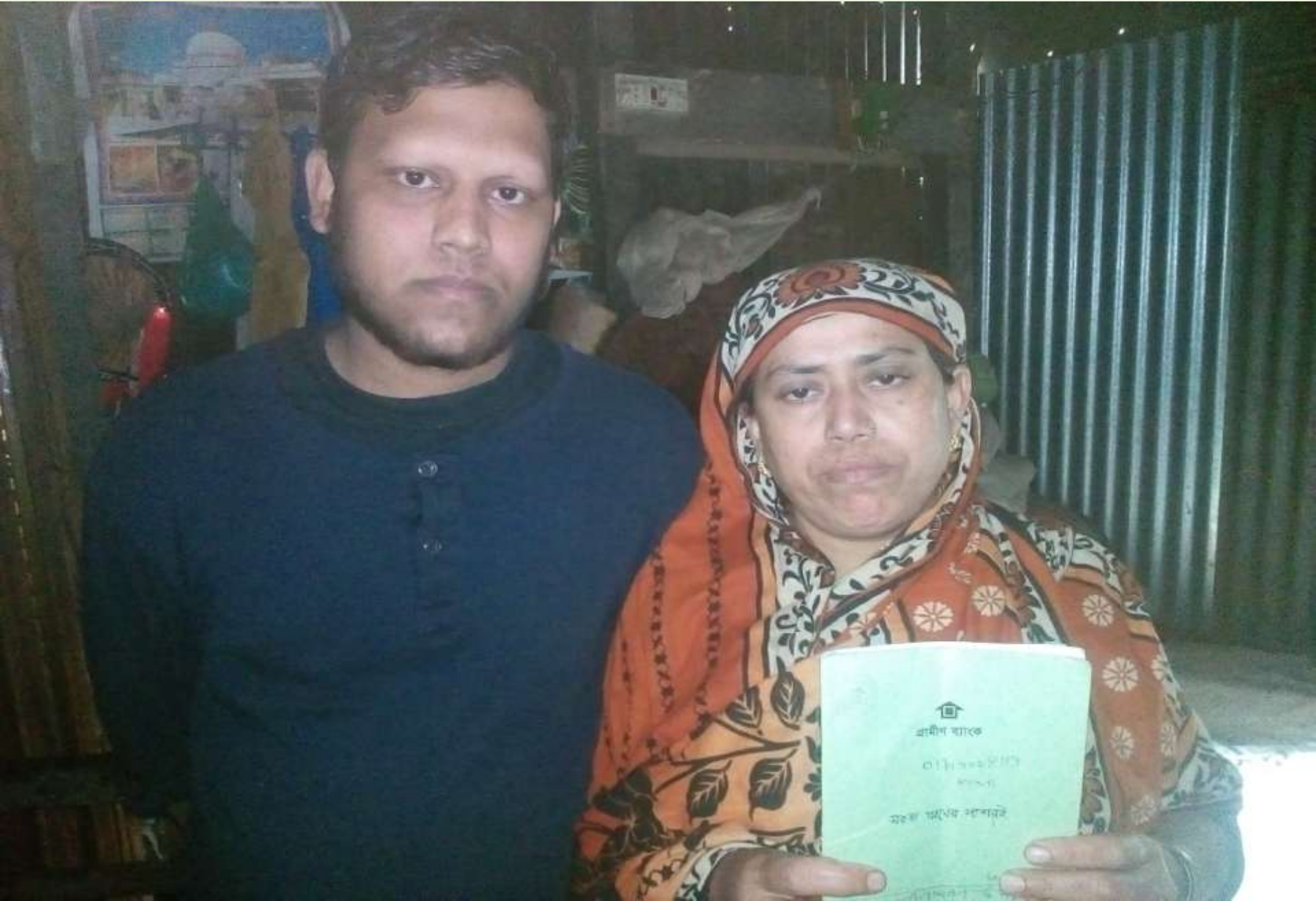








FAMILY PICTURE



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