

Proposed NU Business Name: **MAWA STORE**



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Sonatala unit.Bogra
Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Mizanur Rahman
Age	:	15-05-1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Tiorerpara ,P.O:Sonarai P.S:Gabtoli 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 Mazeda Begum
(iii) Father's name	:	Late Abdul Mannan Munsi
(iv) GB member's info	:	Branch: Digdair.Sonatala Centre # 04(Female), Member ID: 1063/1, Group No: 02 Member since: 01-03-2007 (07Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 12,000/-, Outstanding loan: BDT Nil
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709-546738
Mother's Contact No.	:	01725-952504
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST MAZEDA BEGUM joined Grameen Bank since 07 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	:	MAWA STORE
Location	:	Tiorer para, Sonarai ,Gabtoli, Bogra.
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 40,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 25 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cream, rice, oil, chanachur shampoo etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from local Market.▪Agreed grace period is 3 months.

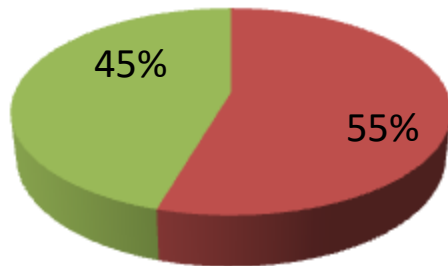
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Grocery items	2,640	79,200	950,400
Total variable Expense (B)	2,640	79,200	950,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Electricity Bill		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cream	50	150	7,500	20	770	15,400	22,900
Rice	8	3000	24,000	10	1100	11,000	35,000
Dhal	15	900	13,500	10	700	7,000	20,500
Oil	50	100	5,000	4	1500	6,000	11,000
Busicuit	5	500	2,500	2	3000	6,000	8,500
Chananchur	3	500	1,500	1	900	900	2,400
Others	1	6000	6,000	1	3700	3,700	9,700
Security	0	0	0	0	0	0	0
Total	132	11150	60000	48	11670	50000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- **Total 110,000**

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery items	3500	105000	1260000	1323000	1389150
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Cloth items	3080	92400	1108800	1164240	1222452
Total Variable Expense	3080	92400	1108800	1164240	1222452
Contributon Margin (CM) [C=(A-B)]	420	12600	151200	158760	166698
Less Fixed Expense					
Rent		300	3600	3600	3600
Electric Bill		5,000	60000	720000	8640000
Transportaion		300	3600	3780	3969
Salary (Self)			0	0	0
Salary (Staff)		0	0	0	0
Entertainment			0	0	0
Guard			0	0	0
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		5600	67200	727380	8647569
Net Profit (E)= [C-D]		7000	84000	88200	92610
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68000	140200
	Total Cash Inflow	124,000	156,200	232,810
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	68,000	140,200	216,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

