

## Proposed NU Business Name: **MS ARJED STORE**



Project identification and prepared by: Md. Sahabuddin,  
Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



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

Name	:	<b>MD. SHAMIM HOSSAIN</b>
Age	:	2-11-1992 (24 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Bosontokedar, P.O: Bosontokedar, P.S: Mohonpur, Dist: Rajshahi
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>MST. ASIA</b>
(iii) Father's name	:	<b>MD. ARJED</b>
(iv) GB member's info	:	Branch: Mougachi, Centre # 9(Female), Member ID: 2474/1, Group No: 01 Member since: 2001-2006(06 Years) First loan: BDT 6000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-282181
Mother's Contact No.	:	01796-022707
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ASIA** joined Grameen Bank since 06 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS ARJED STORE</b>
Location	:	-
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 90,000/-(from existing business) 53% Required Investment BDT 80000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22ft x 10ft= 220 square 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; Grocery item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪The shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

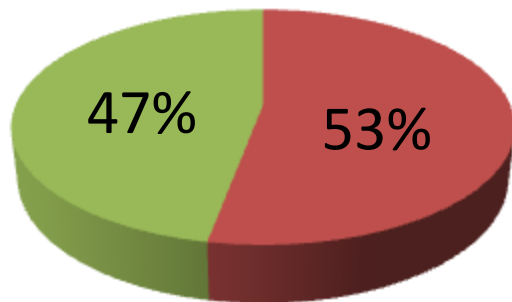
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</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>			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		200	2,400
Salary (staff)		2,000	24,000
<b>Total fixed Cost (D)</b>		<b>8,800</b>	<b>105,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,700</b>	<b>56,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (6 x 1450)	8,700	15,000	23,700
Pulse (200 x 100)	20,000	12,000	32,000
Oil (54 x 80)	4,320	5,000	9,320
Sugar (4 x 3000)	12,000	15,000	27,000
Atta (3 x 800)	2,400	4,000	6,400
Oil in Bottle (20 x 90)	1,800	4,500	6,300
Cosmetics	20,000	10,000	30,000
Soft Drinks & Others	20,780	14,500	35,280
<b>Total</b>	<b>90,000</b>	<b>80,000</b>	<b>170,000</b>

## Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 80,000
- Total 170,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	4,100	123,000	1,476,000	1,549,800
<b>Total Sales (A)</b>	<b>4,100</b>	<b>123,000</b>	<b>1,476,000</b>	<b>1,549,800</b>
<b>Less. Variable Expense</b>				
Grocery Item	3,485	104,550	1,254,600	1,317,330
<b>Total variable Expense (B)</b>	<b>3,485</b>	<b>104,550</b>	<b>1,254,600</b>	<b>1,317,330</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>615</b>	<b>18,450</b>	<b>221,400</b>	<b>232,470</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		300	3,600	4,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		200	2,400	3,000
Salary (staff)		2,000	24,000	24,000
<b>Total Fixed Cost</b>		<b>9,400</b>	<b>112,800</b>	<b>116,500</b>
<b>Net Profit (E) [C-D]</b>		<b>9,050</b>	<b>108,600</b>	<b>115,970</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	108,600	115,970
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		60,600
	<b>Total Cash Inflow</b>	<b>188,600</b>	<b>176,570</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,600</b>	<b>128,570</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 08 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



বিষয়

উপজেলা : মোহনপুর, জেলা : রাজশাহী ।

ট্রেড লাইসেন্স

তারিখ ২৫/

স্বাক্ষরিত আবেদন ফর্ম

প্রাঃ প্রাঃ স্মারিত্র হোসাই

প্রাঃ আবুল হুদ

স্বাক্ষরিত - ডাকঘর : বসুন্ধরা























# FAMILY PICTURE

