

Proposed NU Business Name: **MUKTI STORE**



Project identification and prepared by: Md. Nur Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BELAYET HOSAN
Age	:	10-12-1983(32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 3 Sister
Address	:	Vill: Vangar Jangal, P.O: Bastoli, P.S: Kaliakoir, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORINA BEGUM
(iii) Father's name	:	MD. HATEM ALI
(iv) GB member's info	:	Branch: Ataboho, Kaliakoir, Centre # 10(Female), Member ID: 1711, Group No: 01 Member since: 30-11-1988(22 Years) First loan: BDT 2500
Further Information:		Existing Loan: BDT 60000, Outstanding loan: 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	:	20years experience in running business.14 years of own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730200550
Mother's Contact No.	:	01790429925
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA BEGUM joined Grameen Bank since 22 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MUKTI STORE
Location	:	Vangar Jangar
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT ,50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item,Cement etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed .▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

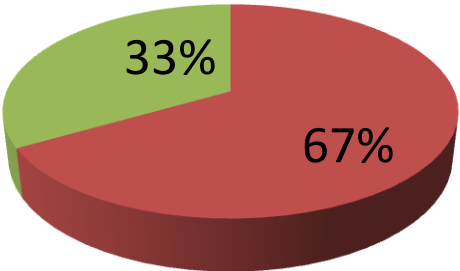
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries item	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocaries item	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		300	3600
Electricity bill		1200	14400
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		100	1200
Mobile bill		100	1200
Total fixed cost (D)		7,000	84000
Net Profit (E)= [C-D]		6,500	78000

Investment Breakdown

Particulars	Existing	Proposed	Total
Cement	45,000	22,000	67000
Biscuit,Cement,Soap,	30,000	14,000	44000
Others	10,000	14,000	24000
Freeze	15,000	0	15000
	100,000	50,000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocaries item	4500	135000	1620000	1701000
Total Sales (A)	4500	135000	1620000	1701000
Less Variable Expense				
Grocaries item	3825	114750	1377000	1445850
Total variable Expense (B)	3,825	114750	1377000	1445850
Contribution Margin (CM) [C=(A-B)	675	20250	243000	255150
Less Variable Expense				
Rent		300	3600	3,600
Electricity bill		1400	16800	17000
Transportation		500	6,000	6,200
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Mobile bill		150	1800	2000
Total fixed cost (D)		7,450	89,400	90,000
Net Profit (E)= [C-D]		12800	153600	165,150
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	153,600	165,150
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		123,600
	Total Cash Inflow	253600	288750
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	130,000	30000
3	Net Cash Surplus	123,600	258750

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





গ্রামীণফোন

মুক্তি ষ্টোর

সিনাবহ বাজার, শফিপুর, কালিয়াকৈর, পাজীপুর











August	September
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31

October	November
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30

May	June
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31

Easy

COFFEE

SHEIKH







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ বেলায়েত হোসেন
Name: MD. BELAYET HOSAN

পিতা: মোঃ হাতেম আলী

মাতা: জ্বরিনা বেগম
Date of Birth: 10 Dec 1983

বেলায়েত

ID NO: 3313266884159

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: ভাংগার জাংগাল, ভাংগার জাংগাল, ডাকঘর: বাঁশতলী - ১৭৫০,
কালিয়াকৈর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৭/০৪/২০০৮

২৭/০৪/২০০৮

FAMILY PICTURE

