

Proposed NU Business Name: **MS MA STORE**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MINARJUL ISLAM
Age	:	25-05-1998 (18 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	4 Brother
Address	:	Vill: Baladia , P.O: Puthia , P.S: Puthia, 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	:	MST. MONOYARA BEGOM
(iii) Father's name	:	MD. NOKIM UDDIN
(iv) GB member's info	:	Branch: Nimpara Carghat ,Centre # 13 (Female), Member ID: 1343/5, Group No: 01 Member since: 18-06-2013 (03Years) First loan: BDT -15,000
Further Information:		Existing Loan: BDT 8,000, Outstanding loan: 6,592
(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	:	03 years experience in running business. He has 02 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-634050
Brother's Contact No.	:	01745-171954
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOYARA BEGOM joined Grameen Bank since 03 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MA STORE
Location	:	Baladia bajar , Sarghat, Rajshahi.
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 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 07 ft= 105 square ft
Security of the shop	:	BDT -10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Grocery Item. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rent. ▪Agreed grace period is 3 months.

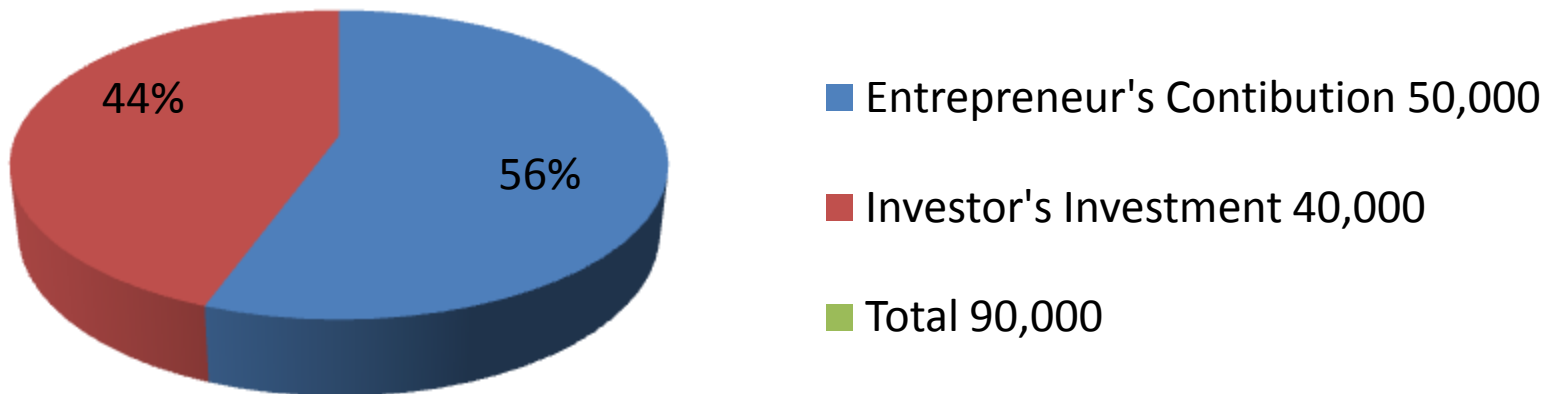
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Grocery Item	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		100	1,200
Transportation		200	2,400
Guard		90	1,080
Bank Charge		100	1,200
Total fixed Cost (D)		6,690	80,280
Net Profit (E) [C-D]		2,310	27,720

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cold drinks	4,000	20,000	24,000
Cosmetic	5,000	15,000	20,000
Biscuit	3,000		3,000
Soap	5,000		5,000
Detergent	6,000		6,000
Rice	10,000		10,000
Juice	2,000		2,000
Ice crime	5,000	15,000	20,000
Total	40,000	50,000	90,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	3,000	90,000	1080,000	1134,000
Total Sales (A)	3,000	90,000	1080,000	1134,000
Less. Variable Expense				
Grocery Item	2,550	76,500	918,000	963,900
Total variable Expense (B)	2,550	76,500	918,000	963,900
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		600	7,200	7,560
Mobile Bill		300	3,600	3,780
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	2,520
Transportation		300	3,600	3,780
Guard		90	1,080	1,080
Bank Charge		100	1,200	1,200
Total Fixed Cost		7,090	85,080	85,920
Net Profit (E) [C-D]		6,410	76,920	84,180
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	76,920	84,180
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		46,920
	Total Cash Inflow	126,920	131,100
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	46,920	101,100

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









