

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



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAJDAR RAHMAN
Age	:	10-08-1991 (24 Years)
Education, till to date	:	Class-5
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	4 Brother & 2 Sister
Address	:	Vill: Kaminigongarampur, P.O: Nondongasi, P.S: Sarghat, Dist: Rajshahi.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ROMENA BEGOM
(iii) Father's name	:	DOSTO MOHAMMAD
(iv) GB member's info	:	Branch: Nimpara ,Centre # 14 (Female), Member ID: 1548/1, Group No: 02 Member since: 28-04-2013 (3.5 Years) First loan: BDT -50,000
Further Information:		Existing Loan: BDT 8,000, Outstanding loan: 3,952
(v) Who pays GB loan installment	:	No
(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	:	15 years experience in running business. He has 10 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-734150
Brother's Contact No.	:	01744-424202
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROMENA BEGOM joined Grameen Bank since 3.5 years ago. At first she took 50,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS SHIPON STORE
Location	:	Nondongassi bajar , Sarghat, Rajshahi.
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT -/-
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 own.▪Agreed grace period is 3 months.

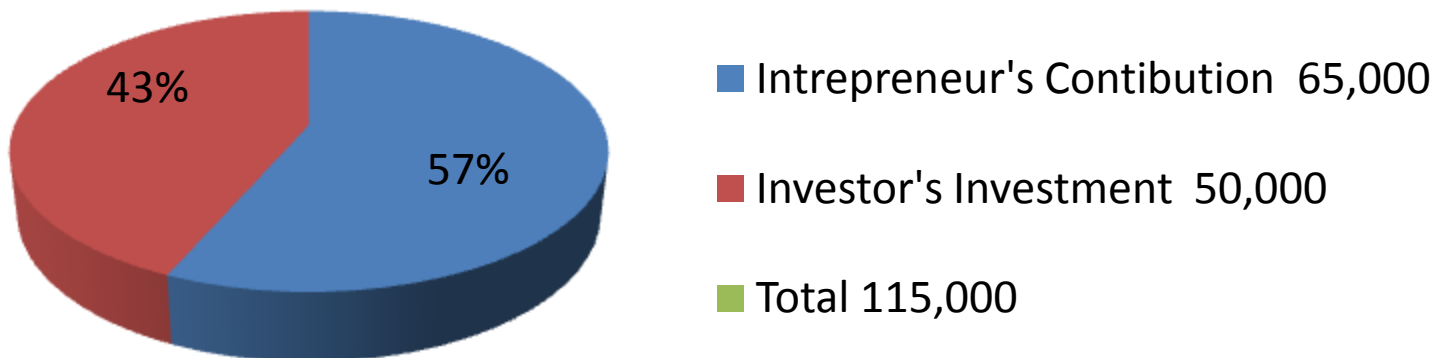
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	1080,000
Total Sales (A)	3,000	90,000	1080,000
Less. Variable Expense			
Grocery Item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent			
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		500	6,000
Transportation		500	6,000
Guard		150	1,800
Bank Charge		100	1,200
Total fixed Cost (D)		7,250	87,000
Net Profit (E) [C-D]		6,250	75,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cold drinks	10,000	20,000	30,000
Cosmetic	20,000	20,000	40,000
Juice	5,000		5,000
Biscuit	5,000	10,000	15,000
Confectionary	5,000		5,000
Ice crime	5,000		5,000
Others	15,000		15,000
Total	65,000	50,000	115,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Grocery Item	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent				
Electricity Bill		800	9,600	10,080
Mobile Bill		400	4,800	5040
Salary (self)		5,000	60,000	60,000
Entertainment		600	7,200	7,560
Transportation		600	7,200	7,560
Guard		150	1,800	1,800
Bank Charge		100	1,200	1,200
Total Fixed Cost		7,650	91,800	93,240
Net Profit (E) [C-D]		10,350	124,200	133,560
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	124,200	133,560
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		94,200
	Total Cash Inflow	174,200	227,760
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	94,200	197,760

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









