

## Proposed NU Business Name: **MOJIBOR STORE**



Project identification and prepared by: Hafizur Rahman,  
Mawna Unit, Gajipur

Project verified by: Rafiqul Islam



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

Name	:	<b>SHAHIN ALOM</b>
Age	:	15-12-1996(20 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brothers 1 Sister
Address	:	Vill: Kewya Shouth Khondo P.O: Mawna P.S: Sreepur Dist: Gajipur
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>SHIRIN AKTER</b>
(iii) Husband's name	:	<b>MOJIBOR RAHMAN</b>
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 49(Female), Member ID: 2452, Group No: 03 Member since: 06-01-2011(15Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 16,540
(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	:	5 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.	:	01912-789812
Mother's Contact No.	:	01963-517470
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gajipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHIRIN AKTER** joined Grameen Bank since 05 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	:	<b>MOJIBOR STORE</b>
Location	:	Kewya Shouth Khondo,Mawna
Total Investment in BDT	:	BDT 1,15,000/-
Financing	:	Self BDT 65,000/--(from existing business) 57% Required Investment BDT 50,000/--(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 10ft= 100 square ft
Security of the shop	:	NIL
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; rice,dal oil,etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is self.</li><li>▪Collects goods from mawna.</li><li>▪Agreed grace period is 3 months.</li></ul>

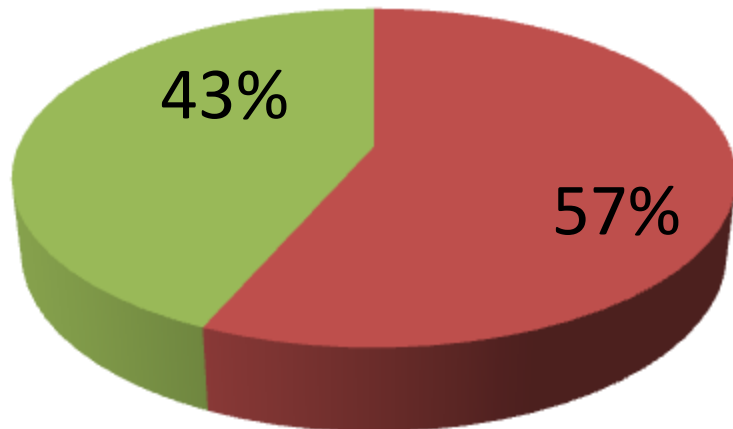
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Ricc,Dal,oil etc	2,500	75,000	9,00,000
<b>Total Sales (A)</b>	2,500	75,000	9,00,000
<b>Less. Variable Expense</b>			
Ricc,Dal,oil etc	2,125	63,750	7,65,000
<b>Total variable Expense (B)</b>	2,125	63,750	7,65,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,75</b>	<b>11,250</b>	<b>1,35,000</b>
<b>Less. Fixed Expense</b>			
Electricity bill		3,00	3,600
Mobile Bill		3,00	3,600
Salary (self)		4,000	48,000
Transportation		1,000	12,000
Entertainment		2,00	2,400
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,450</b>	<b>65,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (8 x 2,000)	16,000	20,000	36,000
Dal (2 x 5500)	11,000	11,000	22,000
Oil (6 x 1440)	8,640	14,400	23,040
Sugar (3 x 3300)	9,900	0	9,900
Vusi ( 2 x 800)	1,600	0	1,600
Biscuit, Soap, Chanachur etc.	17,860	4,600	22,460
<b>Total</b>	<b>65,000</b>	<b>50,000</b>	<b>1,15,000</b>

## Source of Finance



■ Entrepreneur's Contribution 65,000

■ Investor's Investment 50,000

■ Total 115,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Ricc,Dal,oil etc	4,500	1,35,000	1,620,000	1,701,000
<b>Total Sales (A)</b>	4,500	1,35,000	1,620,000	1,701,000
<b>Less. Variable Expense</b>				
Ricc,Dal,oil etc	3,825	1,14,750	1,377,000	1,445,850
<b>Total variable Expense (B)</b>	3,825	1,14,750	1,377,000	1,445,850
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>6,75</b>	<b>20,250</b>	<b>2,43,000</b>	<b>2,55,150</b>
<b>Less. Fixed Expense</b>				
Electricity bill		5,00	6,000	6,200
Transportation		1,000	12,000	12,500
Mobile Bill		5,00	6,000	6,200
Salary (self)		4,000	48,000	48,000
Salary (staff)		4,000	48,000	48,000
Entertainment		4,00	4,800	5,000
<b>Total Fixed Cost</b>		<b>10,400</b>	<b>1,24,800</b>	<b>1,25,900</b>
<b>Net Profit (E) [C-D]</b>		<b>9,850</b>	<b>1,18,200</b>	<b>1,29,250</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,18,200	1,29,250
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		71,660
	<b>Total Cash Inflow</b>	<b>1,68,200</b>	<b>2,00,910</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan	16,540	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>96,540</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,660</b>	<b>1,70,910</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 04 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



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বাল পেটিস, মিষ্টি  
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# FAMILY PICTURE

