

Proposed NU Business Name: MS RIFAT STORE



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Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MINARUL ISLAM
Age	:	01-01-1992 (25Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Dihivongor, P.O: Shukhan pukur, P.S: Gabtoli, Dist: Bogra
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 MENERA BEGUM
(iii) Father's name	:	MD. SONA PRAMANIK
(iv) GB member's info	:	Branch : Sonarai , Centre : 31 (Female), Member ID: 2, Group No: 01 Member since: 17-1-2006 (05 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000; 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	:	2 years experience in running business. 2 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01756-667283
Family's Contact No.	:	01709-779691
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MENERA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RIFAT STORE
Location	:	Dihivongur Bazar, Gabtoli, Bogra
Total Investment in BDT	:	BDT 120000 /-
Financing	:	Self BDT 70000/- (from existing business) 58% Required Investment BDT 50000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15ft= 180 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like grocery items.▪Average 10% gain on sales.▪The business is operating by entrepreneur . Existing no employee.▪After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

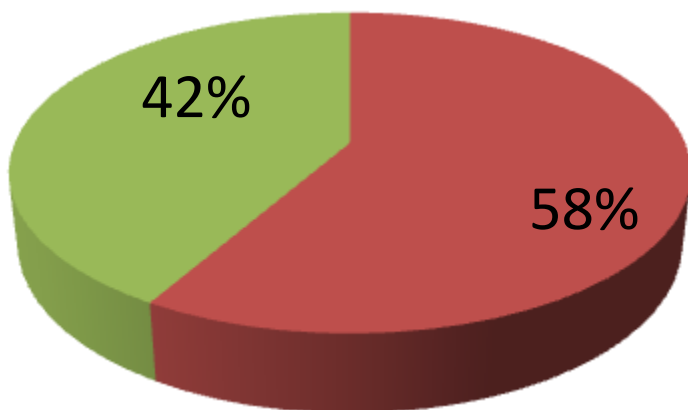
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	3500	105000	1260000
Total sales (A)	3500	105000	1260000
Less Variable Exp.			
Grocery items	3150	94500	1134000
Total Variable exp. (B)	3150	94500	1134000
Contribution Margin CM [C= (A-B)]	350	10500	126000
less fixed exp.			
Rent		500	6000
Electricity bill		400	4800
Transportation		1500	18000
Salary (self)		5000	60000
Mobile		200	2400
total fixed cost (D)		7600	91200
Net profit (E) [C-D]		2900	34800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	3	1800	5,400	10	1,800	18,000	23,400
Pulses	10	108	1,080	25	108	2,700	3,780
Oil	23	90	2,070	150	90	13,500	15,570
Burn	2	870	1,740	10	870	8,700	10,440
Flours	1	3220	3,220			0	3,220
Soap	5	720	3,600			0	3,600
Coconut Oil	10	38	380			0	380
Egg	290	100	29,000			0	29,000
Others	351	10	3,510	142	50	7,100	10,610
Security			20,000				20,000
Total	695		70,000	337		50,000	120,000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
less variable Expenses					
Grocery items	5400	162000	1944000	2041200	2143260
Total variable Expenses (B)	5400	162000	1944000	2041200	2143260
Contribution Margin (CM)= (A-B)	600	18000	216000	226800	238140
Less Fixed Expenses					
Rent		500	6000	6000	6000
Electricity bill		400	4800	4800	4800
Transportation		1560	18720	18720	18720
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Mobile		300	3600	3600	3600
Total Fixed Cost		12760	153120	153120	153120
Net Profit (E) (C-D)		5240	62880	73680	85020
Investment Payback			20000	20000	20000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	62,880	73,680	85020
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42,880	96560
	Total Cash Inflow	112880	116560	181580
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	42,880	96560	161580

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 0 Years:02
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









FAMILY PICTURE

