

Proposed NU Business Name: **MAHIN STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. AFSANA MINI
Age	:	01-10-1994 (22 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Sister
Address	:	Vill: Chalishakandi, P.O:Mazira, P.S: Shazahanpur, 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. AREFA BEGUM
(iii) Houseband's name	:	MD. EMDADUL HOK
(iv) GB member's info	:	Branch:Mazira,Bogra, Centre # 61 (Female), Member ID: 7951/2, Group No: 10 Member since: 04-04-2006 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 12,000/- Outstanding loan: BDT 1385/-
(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. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0199-436959
Mother's Contact No.	:	01719-203355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AREFA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHIN STORE
Location	:	Khalishakandi, Mazira, Bogra,
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000 (from existing business) 44% Required Investment BDT 50,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	7 ft x 8 ft = 56 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Soap, Salt, Rice etc.▪The shop is in own rented.▪The business is operating by entrepreneur.▪Existing no employee.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

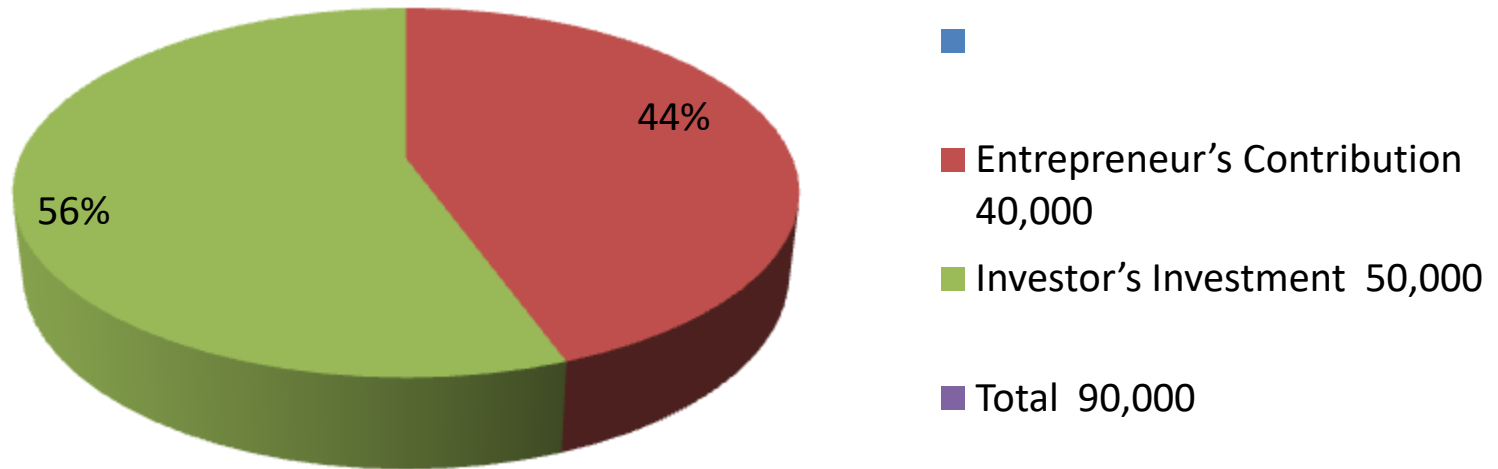
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oil,Soap and other sales.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Rice,oil,Soap and other sales.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	3	3500	10,500	5	3,500	17,500	28,000
Oil	20	90	1,800	100	90	9,000	10,800
Soap	100	27	2,700	0	80	0	2,700
Wheel Soap	100	30	3,000	0	3500	0	3,000
Mobile Card	1	3000	3,000	0	1250	0	3,000
Salt	50	30	1,500	0	0	0	1,500
Biscults	10	400	4,000	20	400	8,000	12,000
Coel	2	400	800	0	1,000	0	800
Cold Drinks	100	90	9,000	100	90	9,000	18,000
Others	1	3700	3,700	1	6500	6,500	10,200
	0	0	40,000	0	0	50,000	90,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice,oil,Soap and other sales.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Rice,oil,Soap and other sales.	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D)		13,500	162,000	172,800	184,140
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	162,000	172,800	184,140
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		142,000	294,800
	Total Cash Inflow	212,000	314,800	478,940
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	142,000	294,800	458,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0
Others:0 Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Khalishakandi,
Mazira, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

