

Proposed NU Business Name: **Morad Beding Store**

Project identification and prepared By Shahadat Hossasin
Dhonbari,Tangail

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Abdul Latif
Age	:	13/12/1982(30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter,
No. of siblings:	:	5 Brothers, 1 Sister
Address	:	Vill: Pirpur P.O : Amberiya, P.S: Dhon Bari Dist: Tangail
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. Laily Begum
(iii) Father's name	:	Md. Pashan Ali
(iv) GB member's info	:	Branch :Bhai Ghat, Centre #17/(Female), Member ID: 2582, Group No:6 Member since:1980-2017(27years) First loan: BDT 1,000
Further Information:		Existing Loan: BDT 110,000, Outstanding loan:83380
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	11 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926459001
Mother's Contact No.	:	01957101066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Dhonbari.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Laily Begum joined Grameen Bank since 27 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: Morad Beding Store
Location	:	Dhopa Khali Bazar
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity)31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15ft=300square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Furniture Items. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 1 no employee. ▪The shop is Rented ▪Collects goods from Dhaka ▪Agreed grace period is 3 months.

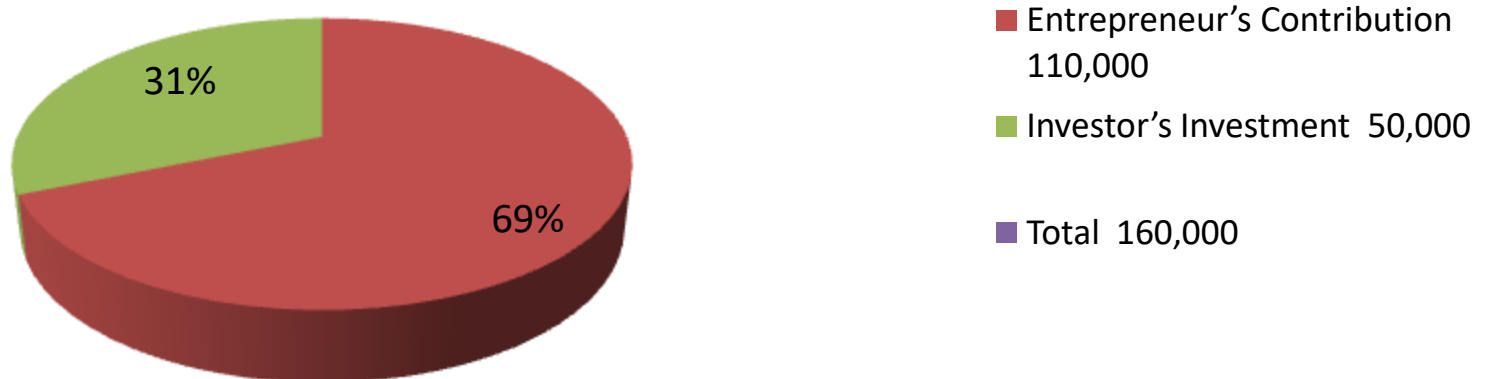
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Beding Item	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less. Variable Expense			
Beding Item	7200	216000	2592000
Total variable Expense (B)	7200	216000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less. Fixed Expense			0
Rent		850	10200
Electric Bill		250	3000
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		9000	108000
Guard		50	600
Entertainment		500	6000
Generator		210	2520
Mobile		200	2400
Total fixed Cost (D)		17060	204720
Net Profit (E) [C-D]		6940	83280

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tula	20	1200	24000	20	1200	24000	48000
Tosok	3	1000	30000				30000
Balish	12	300	35000				35000
Lape	3	700	2100				2100
Moshari	50	700	35000	30	700	21000	56000
Toshok cloth	500	30	15000				15000
Polythin	50	70	3500				3500
Others			20000			3000	23000
Total			110000			50000	160000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Motor Item	10000	300000	3600000	3780000	3969000
Total Sales (A)	10000	300000	3600000	3780000	3969000
Less. Variable Expense					
Motor Item	9000	270000	3240000	3402000	3572100
Total variable Expense (B)	9000	240000	2880000	3024000	3175200
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		850			
Electric Bill		400	4800	5040	5292
Transportation		2000	24000	25200	26460
Salary (self)		5000	60000	63000	66150
Salary(staff)		9000	108000	113400	119070
Guard			0	0	0
Generator		300	3600	3780	3969
Entertainment		700	8400	8820	9261
Security					
Mobile		500	6000	6300	6615
Total fixed Expenses		18750	225000	236250	248063
Net Profit (E) [C-D]		11250	135000	141750	148838
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	135000	1414750	148838
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115000	1509750
	Total Cash Inflow	185000	1529750	1658588
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
3	Total Cash Outflow	70000	28000	28000
	Net Surplus	115000	1509750	1638588

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :11 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

























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FAMILY PICTURE

