

**Proposed NU Business Name: MASUM STORE**



Project identification and prepared by: Md Golam Rosul  
Munshigonj Unit, Munshigonj

Project verified by: Samsul Arefin



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

Name	:	<b>MD MASUM BILLAH</b>
Age	:	14-11-1996 (20 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Dhipur, P.O: Dhipur, P.S: Tongibari, Dist: Munshigonj,
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>LATE SURIYA</b>
(iii) Father's name	:	<b>DIN MOHAMMAD KAZI</b>
(iv) GB member's info	:	Branch: Sonarong Tongibari, Centre # 62 (Female), Member ID: 2822, Group No: 01 Member since: 01-02-1995 2012 (11 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: /-
(v) Who pays GB loan installment	:	N/A
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795-083974
Mother's Contact No.	:	01963-927096
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE SURIYA** joined Grameen Bank since 11 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MASUM STORE</b>
Location	:	Dhipur, Tongibari, Munshigonj
Total Investment in BDT	:	BDT 1,15,000/-
Financing	:	Self BDT 75,000/-(from existing business) 65% Required Investment BDT 40,000/-(as equity) 35%
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
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a grocery shop.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Tongibari.</li><li>▪The shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

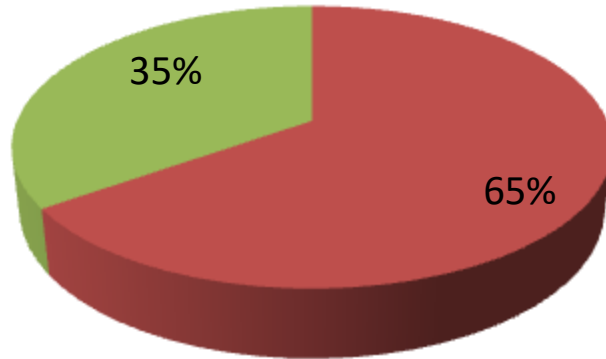
## Existing Business (BDT)

<b>Particular</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>		
Grocery item	80,000	960,000
<b>Total Sales (A)</b>	<b>80,000</b>	<b>960,000</b>
<b>Less. Variable Expense</b>		
Grocery item	68,000	816,000
<b>Total variable Expense (B)</b>	<b>68,000</b>	<b>816,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	300	3,600
<b>Total fixed Cost (D)</b>	<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>	<b>5,400</b>	<b>64,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	15	2500	37,500	10	1500	15,000	52,500
Pulse	2	6000	12,000	1	6000	6,000	18,000
Oil	50	100	5,000	50	100	5,000	10,000
Soft Drinks	1	10000	10,000	1	10000	10,000	20,000
Others	1	10500	10,500	0	0	0	10,500
Cosmetics	0	0	0	1	4000	4,000	4,000
<b>Total</b>	<b>69</b>		<b>75,000</b>	<b>63</b>		<b>40,000</b>	<b>115,000</b>

## Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 40,000
- Total 115,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Grocery item	110,000	1,320,000	1,386,000	1,455,300
<b>Total Sales (A)</b>	<b>110,000</b>	<b>1,320,000</b>	<b>1,386,000</b>	<b>1,455,300</b>
<b>Less. Variable Expense</b>				
Grocery item	93,500	1,122,000	1,178,100	1,237,005
<b>Total variable Expense (B)</b>	<b>93,500</b>	<b>1,122,000</b>	<b>1,178,100</b>	<b>1,237,005</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>16,500</b>	<b>198,000</b>	<b>207,900</b>	<b>218,295</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	500	6,000	7,000	7,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	700	8,400	10,500	12,500
Entertainment	300	3,600	4,000	4,500
<b>Total Fixed Cost</b>	<b>6,900</b>	<b>82,800</b>	<b>87,000</b>	<b>90,500</b>
<b>Net Profit (E) [C-D]</b>	<b>9,600</b>	<b>115,200</b>	<b>120,900</b>	<b>127,795</b>
<b>Investment Payback</b>		<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	115,200	120,900	127,795
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		99,200	204,100
	<b>Total Cash Inflow</b>	<b>165,200</b>	<b>220,100</b>	<b>331,895</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>66,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>99,200</b>	<b>204,100</b>	<b>315895</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

Pictures













# FAMILY PICTURE