

Proposed NU Business Name: **MADHU STORE**



Project identification and prepared by: Anisar Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MADHU CHANDRA DAS
Age	:	20-01-1983(34 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Saykenderpur, P.O: Boyragirhat P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAYNUBALA RANI DAS
(iii) Father's name	:	ROHINI CHANDRA DAS
(iv) GB member's info	:	Branch:Dagonbhuyain,Dagonbhuyain, Centre # 65(Female), Member ID: 4844, Group No: 02 Member since: 2007-2012 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	14years experience in running business. 08 years is won business. He has 06 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830344510
Family's Contact No.	:	01830951181
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

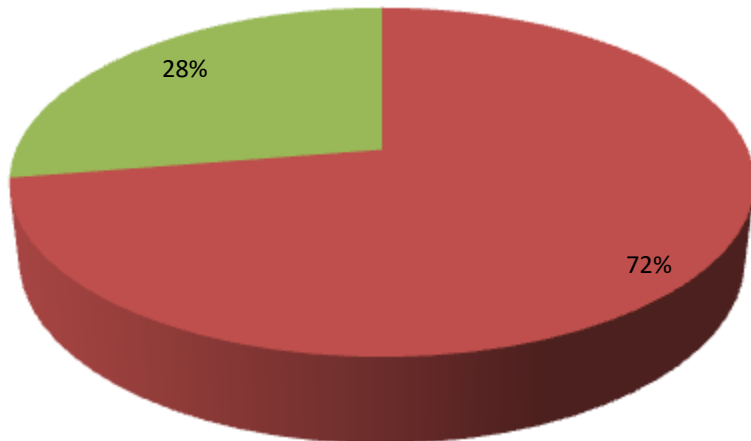
SAYNUBALA RANI DAS joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

Proposed Nobin Udyokta Business Info

Business Name	:	MADHU STORE
Location	:	School road, Boyragirhat,dagonvuiyan, feni
Total Investment in BDT	:	BDT 145000/-
Financing	:	Self BDT 105000/-(from existing business) 72% Required Investment BDT 40000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics &load items etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Two will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from dagonvuiyan.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric items	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
Electric items	3600	108000	1296000
Total Variable exp. (B)	3600	108000	1296000
Contribution Margin CM [C= (A-B)]	400	12000	144000
less fixed exp.			
Rent		500	6000
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		50	600
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		6950	83400
Nit profit		5050	60600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Load	0	0	10000	0	0	5000	15000
Card	0	0	5000	0	0	5000	10000
City gold	0	0	35000	0	0	15000	50000
Cosmetic	0	0	30000	0	0	15,000	45,000
Others	0	0	20000	0	0	0	20,000
Security	0	0	5000	0	0	0	5000
Total	0	0	105000	0	0	40,000	145,000



- Entrepreneur's Contribution 105,000
- Investor's Investment 40,000
- Total 145,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric items	7550	226500	2718000	2853900	2996595
Total Sales (A)	7550	226500	2718000	2853900	2996595
less variable Expenses					
Electric items	6795	203850	2446200	2568510	2696935.5
Total variable Expenses (B)	6795	203850	2446200	2568510	2696935.5
Contribution Margin (CM)= (A-B)	755	22650	271800	285390	299659.5
Less Fixed Expenses					
Rent		500	6000	6000	6000
Electricity bill		500	6000	6200	6400
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		50	600	600	600
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		12550	150600	151200	151800
Net Profit (E) (C-D)		10100	121200	134190	147859.5
Investment Payback			28000	28000	28000

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	40,000		
1.2	Net Profit	121200	134190	147859.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		105,200	223,390
	Total Cash Inflow	161,200	239,390	371,249.5
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16000	16000
3	Net Cash Surplus	105,200	223,390	355,249.5

SWOT ANALYSIS

STRENGTH

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















FAMILY PICTURE

