

Proposed NU Business Name: M/S MAHAFUZ STORE



Project identification and prepared by: MD.Shahinur Rahman,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFAJUL ISLAM
Age	:	10-12-1987 (30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	4 Brother
Address	:	Vill: Chocrajib, P.O:Sonka, P.S:Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. RAZIYA BEGUM
(iii) Father's name	:	MD. SHERAJUL HAQ
(iv) GB member's info	:	Branch:Mirjapur,Sherpur,Centre # 09 (Female), Member ID:1533/2; Group No:03 Member since: 16-12-1990(7 Years) First loan: -3,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: NILL
(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	:	10 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-827599
Mother's Contact No.	:	01790-996690
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAZIYA BEGUM joined Grameen Bank since 7 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	:	M/S MAHAFUZ STORE
Location	:	Sonka, Sherpur, Bogra.
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 135,000/- (from existing business) 66% Required Investment BDT 70,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft = 188 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Otto Battery, Mottor Set. Otto chang, Etc.▪ Average 25% gain on sale.▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪ The shop is rented.▪ Collects goods from Bogra.▪ Agreed grace period is 3 months.

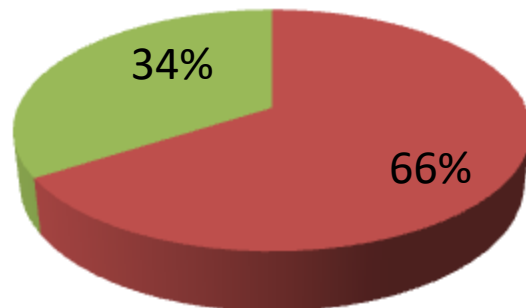
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Otto Battery, Mottor Set. Otto chang, Etc.	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Otto Battery, Mottor Set. Otto chang, Etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	6,000	180,000	2,160,000
Less. Fixed Expense			
House rant		850	10,200
Electricity Bill		220	2,640
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		200	2,400
Guard		130	1,560
Mobile Bill		300	3,600
Total fixed Cost (D)		15,700	188,396
Net Profit (E) [C-D]		164,300	1,971,604

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Otto Battery	12	5,000	60,000	12	5,000	60,000	120,000
Mottor Set	2	3,200	6,400				6,400
Otto Chager	10	350	3,500				3,500
Otto Frem	20	600	12,000				12,000
Taiar	10	450	4,500				4,500
Banshis	4	1,300	5,200				5,200
Premnim	50	20	1,000				1,000
Otto Batta	20	50	1,000				1,000
Otto chang	100	140	14,000				14,000
Others			2,400			10,000	2,400
Security			25,000				25,000
Total	228		135,000	12		70,000	205,000

Source of Finance



- Entrepreneur's Contribution
135,000
- Investor's Investment
70,000
- Total 205,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Otto Battery, Mottor Set. Otto chang,Etc.	12,000	360,000	4,320,000	4,536,000	4,762,800
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense	0				
Otto Battery, Mottor Set. Otto chang,Etc.	9,000	270,000	3,240,000	3,402,000	3,572,100
Total variable Expense (B)	9,000	270,000	3,240,000	3,402,000	3,572,100
Contribution Margin (CM) [C=(A-B)]	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Fixed Expense					
House rant		850	10,200	10,200	10,200
Electricity Bill		220	2,640	2,640	2,640
Transportation		1000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		8000	96,000	96,000	96,000
Entertainment		200	2,400	2,400	2,400
Guard		130	1,560	1,560	1,560
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		15,800	189,600	189,600	189,600
Net Profit (E) [C-D]		74,200	890,400	944,400	1,001,100
Investment Payback			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	890,400	944,400	1,001,100
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		862,400	1,778,800
	Total Cash Inflow	960,400	1,806,800	2,779,900
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	862,400	1,778,800	2,751,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:04 Others:0
Experience & Skill : 10 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