

Proposed NU Business Name: MASUD STOTE



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: MASUD RANA
Age	:	08-07-1988 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Boy
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Baneajan P.O:Boldiata bazar P.S:Dhanbari 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	:	MOST : MAHAFUJA BEGUM
(iii) Father's name	:	MD: AZIZUL HOQ
(iv) GB member's info	:	Branch: NOLHARA Modhupur , Centre # 27(Female), Member ID: 6007, Group No: 09 Member since: 2005- 2014 (09Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 0
(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

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	:	He has 02 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01930-390896
Family's Contact No.	:	01987-013073
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST MAHAFUJA BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MASUD STORE
Location	:	Baneajan Bazar, Dhanbari Tangail.
Total Investment in BDT	:	BDT 95,000
Financing	:	Self BDT 55,000(from existing business) 58% Required Investment BDT 40,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 08 ft= 80 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bekari Busiquite cha pan Etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbario.▪Agreed grace period is 3 months.

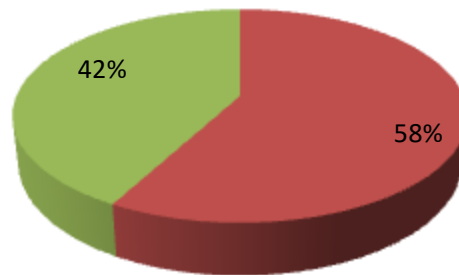
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
. Ricepaddy, Dall,Oil,Tta,chini Etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Ricepaddy, Dall,Oil,Tta,chini Etc.	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			
Rent		500	6,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Transportation		1,000	12,000
Entertainment		200	2,400
Gad		0	0
Genaretor		0	0
Bank service Charge		0	0
Total fixed Cost (D)		7,100	85,200
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bekari o Buisquite			5,000			10,000	15,000
Cake			1,000			10,00	20,000
Security			50,000				50,000
Others						20,000	20,000
Total			55,000			40,000	95,000

Source of Finance



- Total 95,000
- Entrepreneur's Contribution 55,000
- Investor's Investment 40,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
. Ricepaddy, Dall,Oil,Tta,chini Etc.	2,200	66,000	792,000	831,600
Total Sales (A)	2,200	66,000	792,000	831,600
Less. Variable Expense				
Ricepaddy, Dall,Oil,Tta,chini Etc.	1,760	52,800	633,600	665,280
Total variable Expense(B)	1,760	52,800	633,600	665,280
Contribution Margin (CM) [C=(A-B)	440	13,200	158,400	166,320
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		200	2,400	2,400
Mobile Bill		200	2,400	2,500
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	13,000
Entertainment		200	2,400	2,500
Ganeretor		0	0	0
Gad		0	0	0
Salary(staff)		0	0	0
Total Fixed Cost		7,100	85,200	86,400
Net Profit (E) [C-D)		6,100	73,200	79,920
Investment Payback			24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	73,200	79,920
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		49,200
	Total Cash Inflow	113,200	129,120
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)	24,000	24,000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	49,200	105,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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

