

# Proposed NU Business Name: **MAHIMA STORE**

Project identification and prepared by: Md. Anisur Rahman  
Porshuram Unit, Feni

Project verified by: Shushanto Kumar bishas



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

Name	:	<b>ABDUK KHALEK</b>
Age	:	20-10-1984(33 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Onontopur P.O: Porshuram P.S: Porshuram ,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	:	<b>NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>SALEH AHAMMED</b>
(iv) GB member's info	:	Branch: Porshu Ram Centre # 83 (Female), Member ID: 6944, Group No: 01 Member since: 2011( 6Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 76,000/- Outstanding loan:25200
(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.)	:	No
Business Experiences and Training Info	:	5 years of Own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845956614
Father's Contact No.	:	01845956615
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURJAHAN BEGUM** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

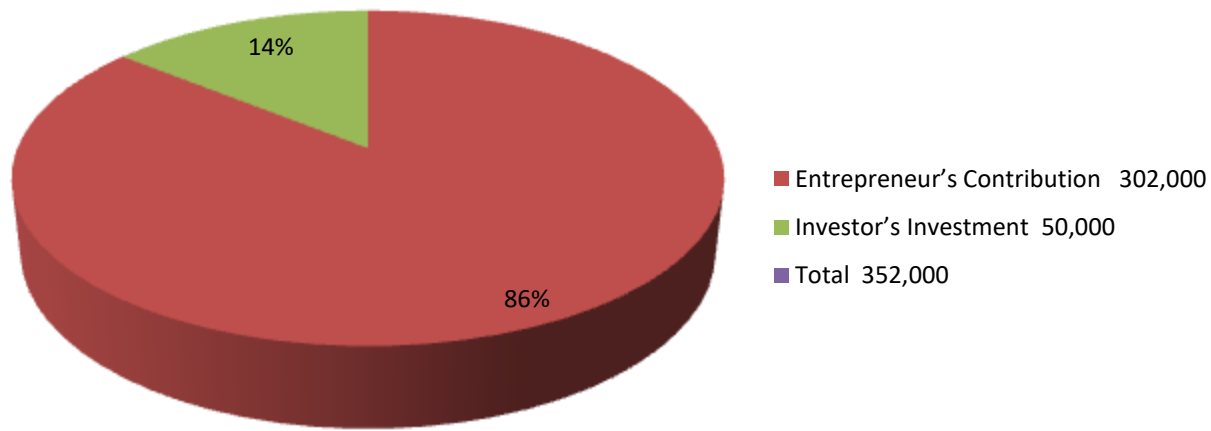
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAHIMA STORE</b>
Location	:	Station road,Hazimuhammad ullahbuilding, Porshuram
Total Investment in BDT	:	BDT 352,000/-
Financing	:	Self BDT 302000/- (from existing business) 86 % Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	33 ft x 12 ft= 396 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like, Grossary item.</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Feni</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossary item.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Grossary item.	3520	105600	1267200
Total Variable Expense	3520	105600	1267200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		1800	21600
Electric Bill		1200	14400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		100	1200
Mobile Bill		500	6000
Total Fixed Cost (D)		9500	114000
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grossary item.			272,000			50,000	322,000
Security			30,000			0	30,000
	0	0	302,000	0	0	50,000	352,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grossary item.	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>1701000</b>	<b>1786050</b>
<b>Less Variable Expense (B)</b>					
Grossary item.	<b>3960</b>	<b>118800</b>	<b>1425600</b>	1496880	<b>1571724</b>
<b>Total Variable Expense</b>	<b>3960</b>	<b>118800</b>	<b>1425600</b>	<b>1496880</b>	<b>1571724</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Less Fixed Expense</b>					
Rent		1800	21600	21600	21600
Electric Bill		1200	14400	14700	15000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>9500</b>	<b>112800</b>	<b>113500</b>	<b>114215</b>
<b>Net Profit (E)= [C-D]</b>		<b>6700</b>	<b>80400</b>	<b>84420</b>	<b>88641</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	80,400	84420	88641
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60400	124820
	<b>Total Cash Inflow</b>	<b>130,400</b>	<b>144,820</b>	<b>213,461</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,400</b>	<b>124,820</b>	<b>193,461</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
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  
Political unrest

Pictures



# FAMILY PICTURE