

## Proposed NU Business Name: **M/S MOSHARUF STORE**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. SADDAM HOSEN</b>
Age	:	16-06-1991(27 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	—
No. of siblings:	:	01 Sister
Address	:	Vill: Motpukuria P.O: Nusratpur.Thana: Adomdighi,Dist: Bogra
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>MST. RAHANA BEGUM</b>
(iii) Father's name	:	<b>MD. MOSHARUF HOSEN</b>
(iv) GB member's info	:	Branch:Nusratpur, Adomdighi , Centre # 49 (Female), Member ID: 4697/1, Group No: 04 Member since: 02-03-2005(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 12,000, Outstanding loan: BDT: 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	:	5 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0146-181693
Mother's Contact No.	:	01737930269
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAHANA BEGUM** joined Grameen Bank since 10 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>M/S MOSHARUF STORE</b>
Location	:	Borshikora, Adomdighi, Bogra
Total Investment in BDT	:	BDT 1,68,900/-
Financing	:	Self BDT 1,18,500/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 18 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

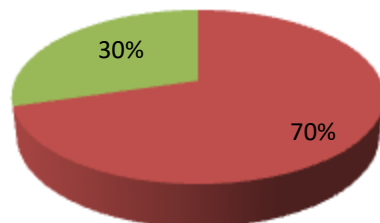
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice,Sugar Ata, Moyda	5,000	150000	1800000
<b>Total Sales (A)</b>	5,000	150000	1800000
<b>Less Variable Expense</b>			
	4500	135000	1620000
<b>Total variable Expense (B)</b>	4,500	135000	1620000
<b>Contribution Margin (CM) [C=(A-B)</b>	500	15000	180000
<b>Less Variable Expense</b>			
Rent		700	8400
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Guard		200	2400
Salary(Staff)		0	0
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		7,100	85200
<b>Net Profit (E)= [C-D]</b>		7,900	94800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sugar	2	2600	5200	3	2600	7800	13,000
Rice,	2	2400	4800	3	2400	7200	12,000
Dal	1	1500	1500	3	1500	4500	6,000
voshi	2	1700	3400	3	1700	5100	8,500
Kud	2	1500	3000				3,000
Moyda	2	1200	2400	3	1200	3600	6,000
Ata	2	1000	2000	2	1000	2000	4,000
Oil	80	110	8800	100		1000	9,800
Soyabin	40	120	4800	100	120	12000	16,800
Other			30000			6800	36,800
Security			50,000				50,000
Total			118,900			50,000	168,900

Source of Finance



- Entrepreneur's Contribution 118,500
- Investor's Investment 50,000
- Total 168,500

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	6,000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6,000	180000	2160000	2268000	2381400
<b>Less Variable Expense</b>				0	0
	5400	162000	1944000	2041200	2143260
<b>Total variable Expense (B)</b>	5,400	162000	1944000	2041200	2143260
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>				0	0
Rent		700	8400	8820	9261
Electricity bill		300	3600	3780	3969
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		200	2400	2520	2646
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		7,200	86400	90720	95256
<b>Net Profit (E)= [C-D]</b>		10,800	129600	136080	142884
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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	60,000		
1.2	Net Profit	129600	136080	142884
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		105,600	217,680
	<b>Total Cash Inflow</b>	<b>189,600</b>	<b>241,680</b>	<b>360,564</b>
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>105,600</b>	<b>217680</b>	<b>336564</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; **Borshikora**, Adomdighi,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









# FAMILY PICTURE

