

Proposed NU Business Name: **MOMENA STORE**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAHBUBUR RAHMAN
Age	:	01-10-1996 (21 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Sisters
Address	:	Vill:Sondhabari P.O Gabtoli P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MOMENA BEGUM
(iii) Father's name	:	MD. MOKLASAR RAHMAN
(iv) GB member's info	:	Branch:Gabtoli,Centre # 42 (Female), Member ID:4481, Group No: 06 Member since: 14-06-1997 (10 Years) First loan: BDT 5,000 /- Outstanding loan: Nil
Further Information:		
(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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-179855
Father's Contact No.	:	01768-910777
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOMENA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOMENA STORE
Location	:	Sondhabari,Gabtali,Bogra.
Total Investment in BDT	:	BDT 69,000/-
Financing	:	Self BDT 29,000/- (from existing business) 42% Required Investment BDT 40,000/- (as equity) 58%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cold drinks,Oil, Biscuts and other product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

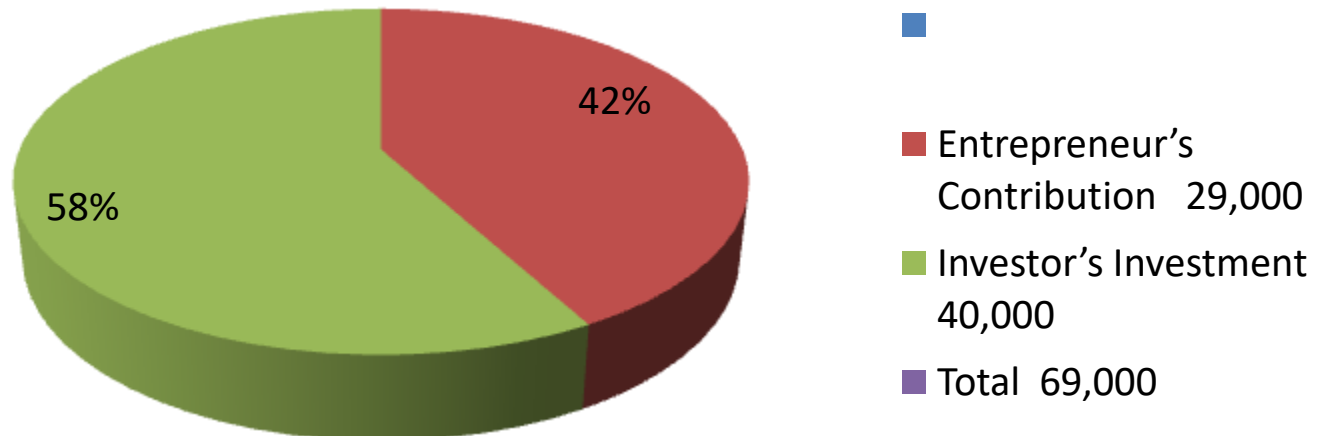
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil, Biscuits and other sales	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Cost	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
House rent		-	0
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,900	58,800
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Oil	70	90	6,300	200	90	18,000	24,300
Cold Drinks	10	600	6,000	20	600	12,000	18,000
Biscuits	10	500	5,000	10	500	5,000	10,000
Salt	50	40	2,000	0	0	0	2,000
Soap	50	30	1,500	0	0	0	1,500
Chocolate	10	300	3,000	0	0	0	3,000
others	1	5200	5,200	1	5000	5,000	10,200
Total	0	0	29,000	0	0	40,000	69,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Oil, Biscuits and other sales	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
cost	1,600	48,000	576,000	604,800	635,040
Total variable Expense (B)	1,600	48,000	576,000	604,800	635,040
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
House rent		-	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,900	58,800	58,800	58,800
Net Profit (E) [C-D]		7,100	85,200	92,400	99,960
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	85,200	92,400	99,960
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		61,200	129,600
	Total Cash Inflow	125,200	153,600	229,560
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	64,000	24,000	24,000
3	Net Cash Surplus	61,200	129,600	205,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 01 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Sondhabari,Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

