

Proposed NU Business Name: **MS SHAIFUL STORE**

Project identification and prepared by: Md. Ataur Rahman
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Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIFUL ISLAM
Age	:	01-01-1991(26 Years)
Education, till to date	:	Alem
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill:Joytetul, P.O: Kakraid, P.S: Modhupur, 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. SHAHIDA BEGUM
(iii) Father's name	:	MD. BASHIR UDDIN
(iv) GB member's info	:	Branch: Modhupur ,Centre # 62(Female), Member ID: 5072, Group No: 04, Member since: 2008-2017 raining(09Years) First loan: BDT 10,000 Existing loan: BDT 60,000.Outstanding loan:BDT 22,500
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..	:	

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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862-369415
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHAHIDA BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

Proposed Nobin Udyokta Business Info

Business Name	:	MS SHAIFUL STORE
Location	:	Shalebat bazar, Modhupur,Tangail.
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 360,000(from existing business) 63% Investors Investment BDT 60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25ft × 10ft= 250 Square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Chaul,Bekari,shugondhi tel,ditergent,chini etc▪Average 10% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

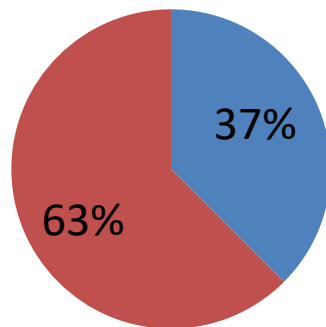
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
kamol pani, baby foods,bekary etc	7,000	210,000	2520000
Bkash, Flaxiload	20,000	600,000	7200000
Total Sales (A)	27,000	810,000	9720000
Less. Variable Expense			
kamol pani, baby foods,bekary etc	6,300	189,000	2268000
Bkash, Flaxiload	19,600	588,000	7056000
	0	0	0
Total variable Expense (B)	25,900	777,000	9324000
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396000
Less. Fixed Expense			
Rent		1600	19,200
Electricity bill		500	6,000
Transportation		3000	36,000
Salary (self)		7000	84,000
Salar (staff)		0	0
Entertainment		100	1,200
Guard		200	2,400
Genaretor		600	7,200
Mobile bill		200	2,400
Total fixed Cost (D)		13,200	158,400
Net Profit (E) [C-D]		19,800	237,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
chaul	14	2300	32,200	6	2300	13,800	46,000
moyda	2	1200	2,400	0	1200	0	2,400
vushi	2	1700	3,400	0	1700	0	3,400
keroshin	1	5400	5,400	0	5400	0	5,400
kamol pani	32	500	16,000	0	500	0	16,000
cosmetics	1	40000	40,000	0	40000	0	40,000
flaxi	1	15000	15,000	1	15000	15000	30,000
bkash	1	30000	30,000	1	30000	30000	60,000
chini	6	1620	9,720	0	1620	0	9,720
other	1	5880	5,880	1	1200	1200	7,080
Security			200,000			0	200,000
Total			360,000	0		60,000	420,000

Source of Finance



■ Entrepreneur Investment :360000

■ Investor Investment : 60000

■ Total Investment: 420000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
kamol pani, baby foods,bekary etc	7,500	225,000	2700000	2,835,000
Bkash, Flaxiload	25,000	750,000	9000000	9,450,000
Total Sales (A)	32,500	975,000	11700000	12,285,000
Less. Variable Expense				
kamol pani, baby foods,bekary etc	6,750	202,500	2430000	2,551,500
Bkash, Flaxiload	24,500	735,000	8820000	9,261,000
	0	0		
Total variable Expense (B)	31,250	937,500	11250000	11,812,500
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	450000	472,500
Less. Fixed Expense				
Rent		1600	19,200	19,200
Electricity bill		300	3,600	3,700
Transportation		3100	37,200	37,400
Salary (self)		7000	84,000	84,000
Salar (staff)		0	0	0
Entertainment		200	2,400	2,500
Guard		120	1,440	1,440
Genaretor		150	1,800	1,800
Mobile bill		300	3,600	3,700
Total fixed Cost (D)		12,770	153,240	153,740
Net Profit (E) [C-D]		24,730	296,760	318,760
Investment Payback			36,000	36,000

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	50,000	
1.2	Net Profit	296,760	318,760
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		260,760
	Total Cash Inflow	346,760	579,520
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	86,000	36,000
3	Net Cash Surplus	260,760	543,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
Experience & Skill : 09 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