

Proposed NU Business Name: MS DUI VAI STORE



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Sokhipur.

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAJEDUL ISLAM
Age	:	12-03-1993 (24Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Ghonar Chala P.O: Kochua P.S: Sokhipur 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	:	FIROJA AKTER
(iii) Father's name	:	NURUL ISLAM
(iv) GB member's info	:	Branch :Kochua,shokhipur ,Centre 42 (Female), Member ID: 2295 , Group No: 08 Member since:20-11-2010(07years) First loan: BDT 10000
Further Information:		Existing loan: BDT 40000, Outstanding Loan:26810
(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.)	:	No
Business Experiences and Training Info	:	6 Years experience in running business.6 Years Experience in own business : She has 6 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706983043
Family's Contact No.	:	01701731806
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Tangail..

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROJA AKTER joined Grameen Bank since 7 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

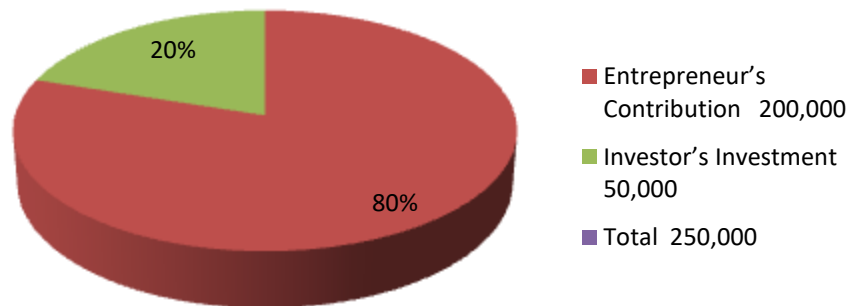
Business Name	:	MS DUI VAI STORE
Location	:	Kochua
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ftx 30 ft=300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Confectionary items.▪Average gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is owned.▪Collects goods from Kochua.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Confectionary item,	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Confectionary item,	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		0	0
Electric Bill		1000	12000
Transportaion		2,500	30000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		150	1800
Mobile Bill		1000	12000
Total Fixed Cost (D)		10050	120600
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Confectionary item,			200,000			50,000	250,000
	0	0	200,000	0	0	50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Confectionary item,	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Confectionary item,	1875	56250	675000	708750	744188
Total Variable Expense	1875	56250	675000	708750	744188
Contributon Margin (CM) [C=(A-B)]	625	18750	225000	236250	248063
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		1000	12000	12300	12600
Transportaion		2,500	30000	31500	33075
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		150	1800	1800	1800
Mobil Bill		1000	12000	12100	12200
Total Fixed Cost (D)		10050	118800	120700	122675
Net Profit (E)= [C-D]		8700	104400	109620	115101
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	104,400	109620	115101
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		84400	174020
	Total Cash Inflow	154,400	194,020	289,121
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	84,400	174,020	269,121

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill :06 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

