

Proposed NU Business Name: **MAHI STORE**



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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NURUL HAQUE
Age	:	01-05-1995 (22 Years)
Education, till to date	:	Class 7
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Sarsordi ; P.O: Sarsordi ; P.S: Feni Sadare ; 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	:	SAHELA KHATUN
(iii) Father's name	:	NUR AHMED
(iv) GB member's info	:	Branch: Sarsordi, Feni. Centre # 01 (male), Member ID: 4122, Group No: 09 Member since: 03-08-2000 (10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: Nil
(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	:	0 years experience in running business. 0 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-159177
Family's Contact No.	:	01818-166909
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR MOHAMMAD joined Grameen Bank since 08 years ago. At first he took BDT 10000 loan from Grameen Bank. he gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MAHI SORE
Location	:	Sarsordi Bazar, Feni
Total Investment in BDT	:	BDT 188,000/-
Financing	:	Self BDT 138,000/- (from existing business) 73% Required Investment BDT 50,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 12 ft= 168 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Cold Drinks, Tea, etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

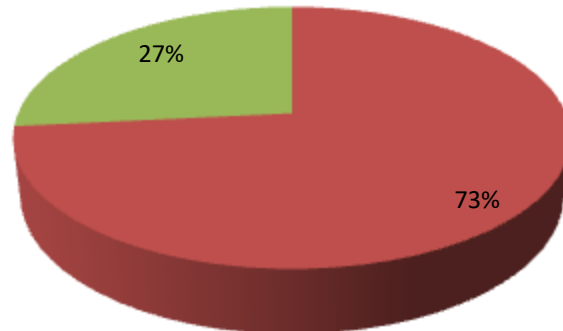
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuit, Cold Drinks, Tea, etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Biscuit, Cold Drinks, Tea, etc	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Rent		1,300	15,600
Electricity bill		1,000	12,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		8,900	106,800
Net Profit (E)= [C-D]		9,100	109,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuits	160	25	4,000	200	25	5000	9,000
Chanachur	100	10	1,000	200	10	2,000	3,000
Cold Drinks	25	360	9,000	25	360	9,000	18,000
Milk	50	40	2,000	100	50	5,000	7,000
Juice	50	40	2,000	100	40	4,000	6,000
Others	1	20000	20,000	1	25000	25000	45,000
Security	1	100000	100,000	0	0	0	0
Total	387	120485	138,000	626	25485	50,000	188,000

Source of Finance



- Entrepreneur's Contribution 138,000
- Investor's Investment 50,000
- Total 188,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Biscuit, Cold Drinks, Tea, etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1800000	1890000	1984500
Less Variable Expense					
Biscuit, Cold Drinks, Tea, etc	4,250	127,500	1530000	1606500	1686825
Total variable Expense (B)	4,250	127,500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270000	283500	297675
Less Variable Expense					
Rent		1,300	15,600	15,600	15,600
Electricity bill		1,300	15,600	16,000	16,500
Transportation		1,500	18,000	18,500	19,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		300	3,600	5,000	5,300
Total fixed cost (D)		9,700	116,400	118,700	120,000
Net Profit (E)= [C-D]		12,800	153,600	164,800	177,675
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	153,600	164,800	177,675
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133,600	278,400
	Total Cash Inflow	203,600	298,400	456,075
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	133,600	278,400	436,075

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
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

