

Proposed NU Business : Name: MIJAN STORE.



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDULLAH -AL-MAMUN.
Age	:	15/05/1990(27 Years)
Education, till to date	:	VIII.
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers. 1sister.
Address	:	Vill: Dangirpara , P.O: Hatgodagari, P.S:paba, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RAGEYA BEGUM.(Stepmother)
(iii) Father's name	:	MD.NAZIMUDDEN MANDOL.
(iv) GB member's info	:	Branch: parila paba,Centre # 31(Female), Member ID: 2400, Group No: 01 Member since:2005 to 2013. (8 Years.) First loan: BDT10,000/=
Further Information:		Existing Loan: BDT No. Outstanding loan:No.
(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 training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795931007.
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAGEYA BEGUM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIJAN STORE.
Location	:	Dangirpara .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 20% Required Investment BDT 50000/-(as equity)80%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 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 Grocery goods.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rent.▪Agreed grace period is 3 months.

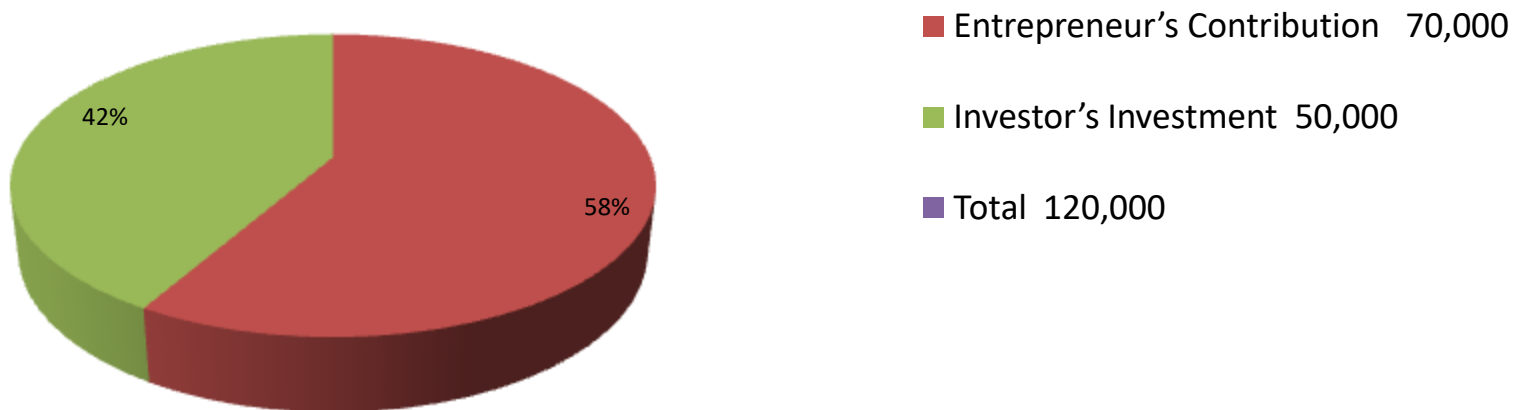
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	5,000	150,000	1800000
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense		0	
Sales	4,500	135,000	1620000
Total variable Expense (B)	4,500	135,000	1620000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		4000	48,000
Guard			0
Transportation		200	2,400
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		9,300	111,600

Investment Breakdown

Particulars	Existing	Proposed	Total
Grocery goods	70,000		70,000
Rice and others		50000	50000
	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Oil, rice, wheat, etc. Sales	5500	165000	1980000	2079000	2182950
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less. Variable Expense		0	0	0	0
oil, rice, wheat, etc. Sales.	4950	148500	1782000	1871100	1964655
Total variable Expense (B)	4950	148500	1782000	1871100	1964655
Contribution Margin (CM) [C=(A-B)]	550	16500	198000	207900	218295
Less. Fixed Expense					
Rent		1000	12000	12000	12000
Electricity Bill		300	3600	3600	3600
Mobile Bill		200	2400	2400	2400
Salary (self)		4000	48000	48000	48000
Transportation		200	2400	2400	2400
Entertainment		0	0	0	0
Salary (staff)		0	0	0	0
Security Gard			0	0	0
Bank service Charge			100	1200	1200
Total Fixed Cost		5700	68500	69600	69600
Net Profit (E) [C-D]		10800	129500	138300	148695
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	129500	138300	148695
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109500	227800
	Total Cash Inflow	179,500	247800	376495
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	109,500	227800	356495

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -dangirpara .
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

