

Proposed NU BusinessName: Ma Modina Store

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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Al mamun
Age	:	10/03/1986(31 Years)
Education, till to date	:	H.S.C
Marital status	:	married
Children	:	1Doughter
No. of siblings:	:	1Brother, 1 Sister.
Address	:	Vill: Kandila, P.O:Shibpur P.S: Tangail Sadar , 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	:	Late.Dulali Begom
(iii) Father's name	:	Late.Ala uddin
(iv) GB member's info	:	Branch:Gala Tangail Centre # 09(male), Member ID : 1995 , Group No: 08 Member since:03/03/1989To 5/7/2007(18 Years) First loan: BDT 3000 /- Outstanding loan:Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765211808
Family's Contact No.	:	01781552284
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Dulali Begom joined Grameen 18 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MaModinaStore
Location	:	Kandila para,Shibpur , Tangail sadar,Tangail
Total Investment in BDT	:	BDT 144,000/-
Financing	:	Self BDT 84,000/- (from existing business 58% Required Investment BDT 60,000/- (as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 7 ft= 84square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like,Cold drink,Rice, Dall,Shoe,Cosmetics etc.▪The business is operating by entrepreneur. Existing no employee.▪Average 12% gain on sales.▪The shop is Own.▪Collects goods from Tangail, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

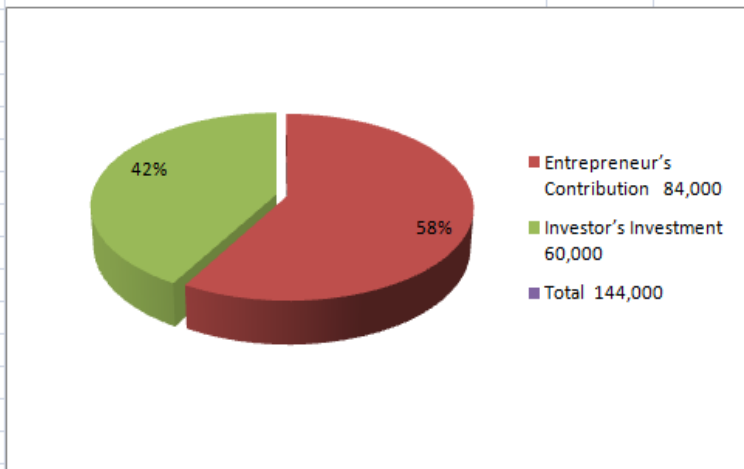
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cold drink,Rice, Dall,Oil,Cosmetics etc	3,800	114,000	1,368,000
	0	0	0
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Cold drink,Rice, Dall,Shoe,Cosmetics etc	3,350	100,500	1,206000
Total variable Expense (B)	3,350	100,500	1,206000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less. Fixed Expense			
Electricity Bill		1000	12,000
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		8600	132,00
Net Profit (E) [C-D)		4900	58800

Investment Breakdown

	Particulars	Existing	Proposed	Proposed Total
1	Cold drink	1,000	0	1,000
2	Rice	24000	20,000	44,000
3	Dall	3,000	10,000	13,000
4	Oil	16,000	0	16,000
5	Cosmetics	30,000	30000	60,000
6	Etc	10,000	0	10,000
	Total	84000	60,000	144000

Source of Finance

Existing Capital	84000	58%
Investor's Investment	60000	42%



Entrepreneur's Contribution	84,000	58%
Investor's Investment	60,000	42%
Total	144,000	

Financial Projection (BDT)

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Cold drink,Rice, Dall,Shoe,Cosmetics etc	3800	114,000	1368,000	1436400	1508220
	0	0	0	0	0
Total Sales (A)	3800	114,000	1368,000	1436,400	1508220
Less. Variable Expense					
Cold drink,Rice, Dall,Shoe,Cosmetics etc	3350	100,500	1206000	1266300	1329615
Total variable Expense (B)	3350	100500	1206000	1266300	1329615
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less. Fixed Expense					
Electricity Bill		1000	12000	12000	12000
Transportation		2,000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,600	3,600
Entertainment		300	3600	3600	3600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,600	103200	103200	103200
Net Profit (E) [C-D]		4900	58800	66900	75405
Investment Payback			24,000	24,000	24,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	58800	66900	75405
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		34800	77700
	Total Cash Inflow	118800	101700	153105
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	34800	77700	129105

SWOT ANALYSIS

STRENGTH

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