

Proposed NU Business Name: **MAMRUL VARAITY STORE**



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Sonatala unit.Bogra

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta`

Name	:	MD. MAMRUL ISLAM
Age	:	12-05-1984(33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother
Address	:	Vill: Uttarbaira P.O: Charpara P.S: Sonatala Dist: Bogra.
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. Momotaz Begum
(iii) Father's name	:	Md. Montu Molla
(iv) GB member's info	:	Branch: Hat karamja, Centre # 07(Female), Member ID: 3884/1, Group No: 06 Member since: 01-01-2003 (08Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: Nill
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-982400
Mother's Contact No.	:	01722-230802
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Momotaz Begum joined Grameen Bank since 08 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMRUL VERAITY STORE
Location	:	Charpara, Sonatala ,Bogra.
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 145,000/-(from existing business) 83% Required Investment BDT 30,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 15 ft= 210 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Rice, atta, oil, sugar, solt and others etc.▪Average gain on 15% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Local Market.▪Agreed grace period is 3 months.

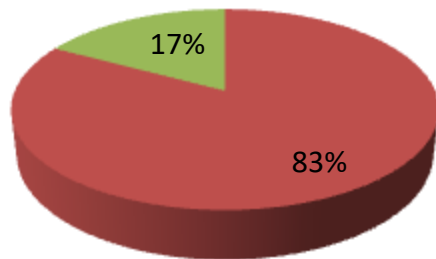
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery items	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
House rant		1,200	14,400
Electricity Bill		700	8,400
Salary (self)		5,000	60,000
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		4,250	51,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	100	50	5,000	5	2,500	12,500	17,500
Atta	120	28	3,360	200	28	5,600	8,960
Bushi	200	28	5,600	300	28	8,400	14,000
Sugar	300	55	16,500			0	16,500
Oil	50	90	4,500	0	0	0	4,500
Pulse	40	110	4,400		0	0	4,400
Others	1	5640	5,640	1	3500	3,500	9,140
Security	1	100000	100,000	0	0	0	100,000
Total	812	106001	145000	506	6056	30000	175000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 30,000
- Total 175,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3,400	102,000	1,224,000	1,285,200	1,349,460
Total Sales (A)	3,400	102,000	1,224,000	1,285,200	1,349,460
Less. Variable Expense					
Grocery items	2,890	86,700	1,040,400	1,092,420	1,147,041
Total variable Expense (B)	2,890	86,700	1,040,400	1,092,420	1,147,041
Contribution Margin (CM) [C=(A-B)	510	15,300	183,600	192,780	202,419
Less. Fixed Expense					
House rant		1,200	14,400	14,400	14,400
Electricity Bill		700	8,400	8,400	8,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		100	1,200	1,200	1,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,000	84,000	84,000	84,000
Net Profit (E) [C-D)		8,300	99,600	108,780	118,419
Investment Payback			12,000	12,000	12,000

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

	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	99,600	108,780	118,419
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		87,600	184,380
	Total Cash Inflow	129,600	196,380	302,799
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	87,600	184,380	290,799

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

