

## Proposed NU Business Name: **MORSHED SUPER STORE**



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Project verified by: Md. Siddiqur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Ibrahim</b>
Age	:	02-05-1981 ( 36 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Borobag ,P.O:Uttorkhan Mazar ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Poribanu
(iii) Father's name	:	Late Jamal Bepari
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 11 (Female), Member ID: 1674/2 , Group No: 08 Member since: 03-06-2002 ( 15Years) First loan: BDT = 10,000 /- Last Loan = 100,000/- Outstanding loan:= 17,936/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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 & Skill Own Business and Training Info	:	12 years of business experience. 12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-211837
Family's Contact No.	:	01831-000498
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Paribanu** joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

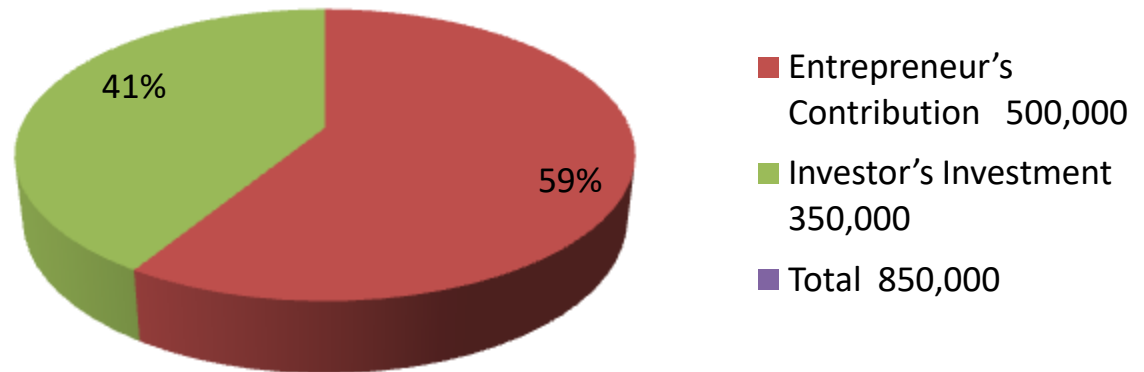
Business Name	:	Morshed super Store
Location	:	Borobag,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 850,000/-
Financing	:	Self BDT 500,000/- (from existing business) 59% Required Investment BDT350,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	36 ft x 20 ft= 720 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice,pulse,Ata,Sugar,Oil etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>Two</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Tongi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Gracery Iteam	7,000	210,000	2,520,000
	0	0	0
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
Gracery Iteam	5,600	168,000	2,016,000
<b>Total variable Expense (B)</b>	<b>5,600</b>	<b>168,000</b>	<b>2,016,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		3500	42,000
Transportation		2,000	24,000
Mobile Bill		1000	12,000
Entertainment		1000	12,000
Salary (sttaf)		14,000	168,000
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>32,500</b>	<b>390,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,500</b>	<b>114,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	25	2800	70000	Rice	30	2800	84,000	154,000
Pulse	3	2700	8100	Pulse	5	2700	13,500	21,600
Oil	3	16000	48000	Oil	2	16000	32,000	80,000
Ata	5	1400	7000	Ata	8	1400	11,200	18,200
Moyda	6	2800	16800	Moyda	5	2800	14,000	30,800
Potato	15	1200	18000	Potato	20	1200	24,000	42,000
Onion	9	3500	31500	Onion	12	3500	42,000	73,500
Machenaries	3	30000	90000	Solt	5	900	4,500	94,500
Gas Silinder	20	2450	49000	Gas Silinder	30	2450	73,500	122,500
Security Advanced	1	50000	50000	Dbbl Rocket				50,000
Others			111600	Others			51,300	162,900
<b>Total</b>			<b>500,000</b>				<b>350,000</b>	<b>850,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Gracery Iteam	8,200	246,000	2,952,000	3,099,600	3,254,580
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>8,200</b>	<b>246,000</b>	<b>2,952,000</b>	<b>3,099,600</b>	<b>3,254,580</b>
<b>Less. Variable Expense</b>					
Gracery Iteam	6,560	196,800	2,361,600	2,479,680	2,603,664
<b>Total variable Expense (B)</b>	<b>6,560</b>	<b>196,800</b>	<b>2,361,600</b>	<b>2,479,680</b>	<b>2,603,664</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,640</b>	<b>49,200</b>	<b>590,400</b>	<b>619,920</b>	<b>650,916</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		3675	44,100	46,305	48,620
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		1,000	12,000	12,600	13,230
Salary (sttaf)		14,000	168,000	176,400	185,220
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		6,000	72,000	72,000	72,000
<b>Total Fixed Cost</b>		<b>39,075</b>	<b>468,900</b>	<b>482,145</b>	<b>496,052</b>
<b>Net Profit (E) [C-D]</b>		<b>10,125</b>	<b>121,500</b>	<b>137,775</b>	<b>154,864</b>
<b>Investment Payback</b>			<b>140,000</b>	<b>140,000</b>	<b>140,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	350,000		
1.2	Net Profit	121,500	137,775	154,864
1.3	Depreciation (Non cash item)	72,000	72,000	72,000
1.4	Opening Balance of Cash Surplus		53,500	123,275
	<b>Total Cash Inflow</b>	<b>543,500</b>	<b>263,275</b>	<b>350,139</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	350,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	140,000	140,000	140,000
	<b>Total Cash Outflow</b>	<b>490,000</b>	<b>140,000</b>	<b>140,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>53,500</b>	<b>123,275</b>	<b>210,139</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 12 Years  
Own Business : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



02 01 2012









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# FAMILY PICTURE

